

**HOUSING THE URBAN POOR:  
A CASE FOR SPACE-SHARING IN AHMEDABAD, INDIA**

by

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Submitted to the Department of  
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Degree of

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**ABSTRACT**

This thesis examines the role of space-sharing in the low income housing market of Ahmedabad, India. Space-sharing, in this thesis, includes the extended family form (known as the joint-family in India) as well as the more commonly understood boarder and room renter forms.

In Ahmedabad, as in most cities of the developing world, housing for the low income is primarily provided through "informal" housing mechanisms since "formal" systems are insufficient to meet the high demand. Space-sharing is one of these "informal" mechanisms and clearly provides a substantial portion of housing for the poor.

The forms of space-sharing, as well as their characteristics, are determined by the culture in which they develop: space-sharing is dependent upon the political system, the power structures, the income distribution, and the cultural norms regarding family and community which predominate within each setting. In Ahmedabad, the most prevalent form of space-sharing is the joint-family.

Because of Ahmedabadis' propensity to live in this kinship structure, the actual need for housing (that is, space) may unintentionally be overlooked by policy planners -- hidden within a cultural pattern. Yet there is significant need for more space. Although people are willing to live in denser conditions among family members than they are among strangers, limits do exist. Ahmedabad seems to have reached its limit, and because constraints to housing adjustment are so great, the joint-family is being forced to break apart. Families have neither the freedom, the space, nor the finances to expand their present structures. As a result, many joint-families are splitting up.

It is argued that many of these constraints affecting the joint-family can be eliminated through governmental interventions. This thesis offers suggestions for such interventions, supporting enhancement of the joint-family and fostering fulfillment of any existing potential for room rental development.

Thesis Supervisor: Dr. Reinhard Goethert  
Title: Principal Research Associate, Architecture

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It has been a tiring, frustrating two years since I began writing my research proposal. It has, however, also been an exceptional learning experience. Living in India is itself quite an experience, but the insights I have gained both personally and academically through the relationships I have developed and the mistakes I have made over these past 24 months have been the most exceptional.

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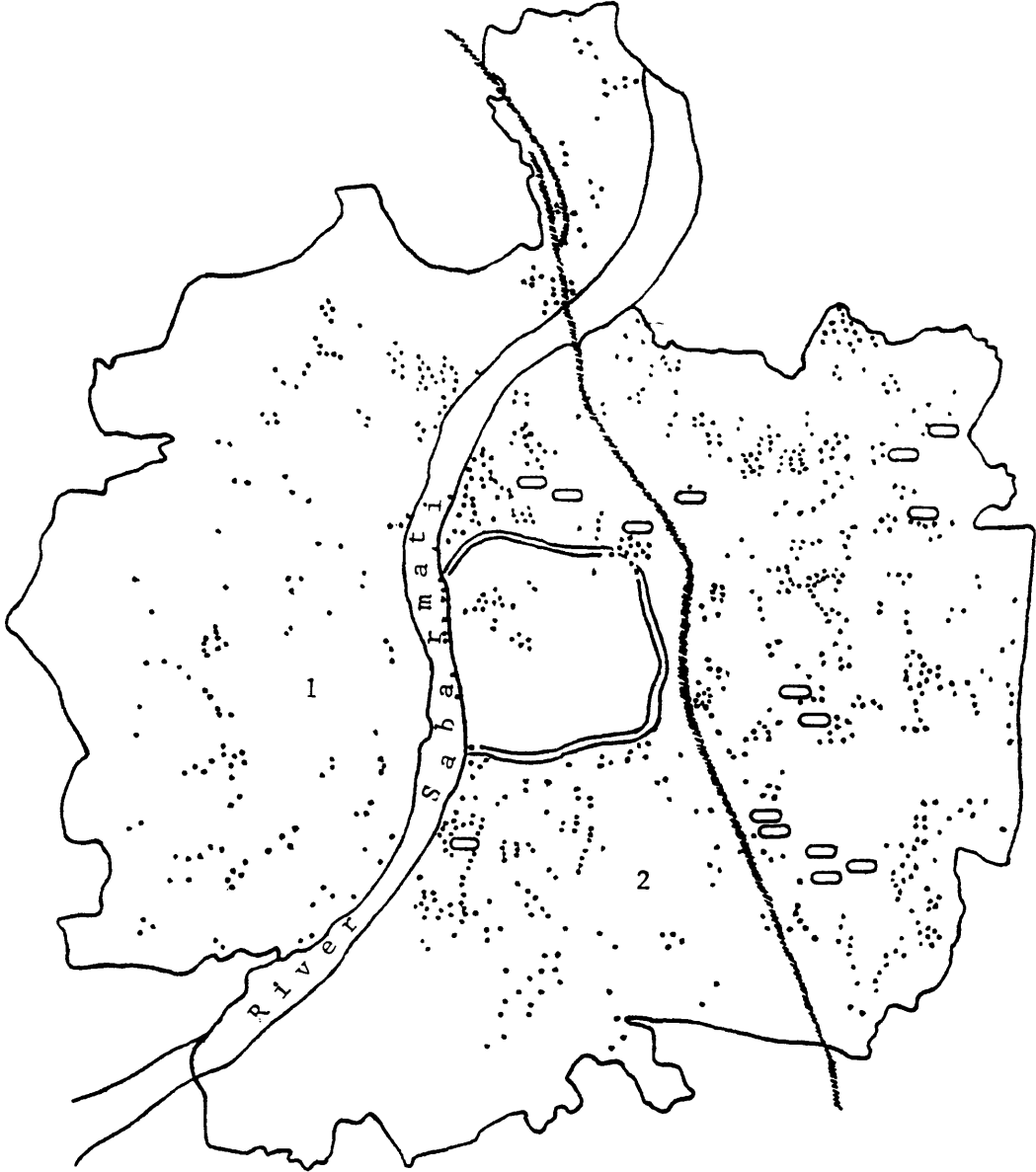
I would also like to recognize my friends and colleagues in India who were so extraordinarily responsive to and supportive of my efforts. It is only because of their overwhelming generosity of time and person that I was able to garner as much insight into the space-sharing submarket of Ahmedabad as I was: Dr. B.B. Patel of the Gandhi Labour Institute, who not only stepped in as an informal advisor but who also located interpreters for me and provided office space so that I might conduct training workshops; Rajesh Shah and his colleagues at VIKAS who offered me their friendship, contacts, and experience; Madhubhen and her Urban and Community Development workers who generously offered their time and insights to an unknown student, and who literally escorted me into the low income communities of Ahmedabad; Mr. Achudyagnik and Mr. Desai who spent hours answering and reanswering my many questions; my four interpreters who unfailingly, and with a great deal of humor and understanding, acted as my ears and voice; my friends at the Center for Environmental Planning and Technology who listened to me, advised me, and helped me to feel at home in India; and Sunita and Seema who made coffee for me when I came in from the sites, who freely offered their own help in conducting surveys, and who made L.T. Munshaw Ladies Hostel not only bearable, but also home.

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**To my family - whose love and support brought me to the halls of M.I.T., and**

**To E.U. - who walked through those halls with me and who, beside me, trekked into the foothills of the Himalayas and into worlds I've only just begun to explore.**

Its Unauthorized Low Income Communities



Source: Core Consultants Private, Ltd., "Survey of Slums in Seven Cities of Gujarat," Ahmedabad, India, November 1983.

- Unauthorized Low Income Communities: 
- Textile Mills: 
- Railway: 
- Old Walled City: 
- Western Side of City: 1
- Eastern Side of City: 2

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## PREFACE

Two years ago, I began preparing to study a low income housing phenomenon of the developing world which I referred to as room rentals. These rental units seemed to offer both affordable residency in good locations to tenants, and additional streams of income to owners. They also seemed to be a common phenomenon of cities in developing countries.

The significance of room rental units in both the lives of urban residents and the stability of cities, as understood from a reading of the literature, is what drew me to conduct this research. From that reading, it seemed apparent that room rentals would naturally develop at some stage of all cities' housing development history as long as three conditions existed:

- (1) that there was a high demand for housing among the urban poor;
- (2) that the availability of low income housing was limited; and
- (3) that low income households had managed to acquire land to at least some extent and had gained access to, and had held onto, sufficient amounts of that land to allow for space-sharing (ie., were owners of sizeable land plots).

With the assumption that these three conditions would have existed at some point during the development history of all industrialized cities, I decided to study in depth the role room rentals play in one such city.

After six months of investigation, surveys, interviews, and a great deal of frustration, I concluded that the room rental submarket of eastern Ahmedabad, India was negligible. What it took me some time to realize, however, was that although the room rental phenomenon may not be wide-spread in Ahmedabad, there is nevertheless a strong space-sharing submarket. I had discovered that on average 41% of the low income households lived in a joint-family structure, and that through it, these families found the same, if not greater stability in the urban environment as do tenants of room rental units. It was only a matter of changing my "glasses" before I saw joint-families for what they were - not only a sociological phenomenon, but also a housing system.

Rather than studying the role room rentals play in the life of Ahmedabad, I have now focused on a more culturally-sensitive study of space-sharing (room rental units being one subset) and the groundwork for further research into low income space-sharing mechanisms.

## CHAPTER ONE

### Introduction and Methodology

#### 1.1. Introduction

Low income housing in developing countries comes in many forms (See Appendix 2). Because of the lack of "formal" sector involvement, "informal" housing types predominate. Among these "informal" housing submarkets, space-sharing forms stand out as shelter mechanisms which foster stability in the lives of low income residents. The symbiotic relationship which such housing supports between primary and sub- or secondary households extends certain economic and social securities to these families (such as, second incomes, facilities, and location to jobs) in environments which frequently offer little in the way of stability.

The types of space-sharing which develop depend upon the culture of a region and the existing forms of housing tenure. Among the multiple forms of space-sharing found in cities of the developing world, one of the more common ones is the room rental unit. In some sites, this form has been found in as many as 76% of all housing units.<sup>1</sup> Yet in other locations, the extended family is the more prevalent type.

Studies conducted in developing countries have touched upon the role of space-sharing. These studies indicate that no matter what the name used to refer to it is, no matter what forms it takes, nor whom it serves, this housing mechanism is an efficient use of land, a less-costly means of meeting low income housing needs, and is a socially, as well as economically, supportive structure (See Chart One).

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<sup>1</sup> Harmut Schmetzer, "Slum Upgradation and Sites and Services Schemes Under Different Policy Circumstances," *Dialog*, 13/14, 1987, p. 20.

CHART ONE

CHARACTERISTICS OF ROOM RENTALS AS FOUND WITHIN THE LITERATURE

Author	Physically	Economically	Socially	Referred To As	Where Found
Alan Gilbert Study of Bogota, Colombia and Mexico City, Mexico	* predominantly small, single-room units (p. 469 and 470)  * found in more highly consolidated settlements with services (p. 469)	* small-scale: usually 1 to 2 families (p. 454)  * let rooms to supplement income. Often part of consolidation process - could not otherwise afford (p. 469)	* owner-occupier (p. 454)  * no denunciations of large-scale exploitative landlords. (p. 469)  * shared facilities (p. 470)  * tenants have no real security (p. 471)  * renters tend to be younger than owners, have fewer kids, and therefore fewer sources of income (p. 472)  * owners and tenants are from similarly impoverished groups, at different stages of family and career cycles (p. 472)  * does not seem that tenants are regularly driven from their homes (p. 472)	* sharers and roomer (borrowed references from Hamer and Edwards)	* squatter or invasion settlements  * quasi-legal or pirate settlements



Author	Physically	Economically	Socially	Referred To As	Where Found
Michael Edwards  Study of Bucaramanga, Colombia	<ul style="list-style-type: none"> <li>* usually separate entrances (written correspondence)</li> <li>* predominantly single room units (p. 146)</li> </ul>	<ul style="list-style-type: none"> <li>* small-scale: 1 to 2 households. Few with other property. Rents low so profit is limited (p. 146 and 152)</li> <li>* 90% of landlords rent to generate income (p. 147)</li> <li>* great majority receive less than legal monthly minimum wage from rental payments (p. 148)</li> <li>* most landlords rent as a temporary economic expedient to supplement their income (p. 148)</li> <li>* casual nature - little investment, supervision or risk involved in room rental development (p. 148)</li> </ul>	<ul style="list-style-type: none"> <li>* owner-occupier (p. 144)</li> <li>* tenants mainly young families with lower household incomes than owners (p. 144)</li> <li>* landlords and tenants share services (p. 144)</li> <li>* few contracts signed but rents paid regularly (p. 149)</li> <li>* flexible attitude towards collection and setting of rents (p. 149)</li> <li>* although eviction is frequent, usually other rooms available nearby (p. 152)</li> <li>* if non-related: almost no one shares meals (letter)</li> <li>* if relative: do not necessarily pay rent in form of money. Approximately 10% of renters were related to landlord. Most of these were room renters (p. 149 and written correspondence)</li> </ul>	<ul style="list-style-type: none"> <li>* roomers and sharers</li> </ul>	<ul style="list-style-type: none"> <li>* "workers" housing built in 20's and 30's. Sold to industrial workers. 2/3 of all tenants are roomers 30% of all low income renters in City are here (p. 144)</li> <li>* public housing projects. Illegality of renting has no effect. Most projects have 35-40% of their households living in rental accommodations. But 40% are apartment rentals and unifamily rentals (p. 145)</li> <li>* only 15% of households in squatter settlements are renters - predominantly roomers or in shacks. (p. 146)</li> <li>* in pirate (or quasi-legal) settlements 50% of households are renters after 10 years of existence. 62% of renters live in dwelling units with one or two other households. (p. 146)</li> </ul>

Author	Physically	Economically	Socially	Referred To As	Where Found
Chetan Vaidya and K. Mukundan  Study of Madras, India	* 1 or 2 rooms only (p. 11)  * primarily separate entrances (written communication)	* rent is important source of income. Ap- proximately 12% of average monthly income (p. 8)  * 80% with only one or two tenants (ie., small-scale enterprise) (p. 11)	* at the time of the study 61% of all tenants had been living there for more than 7 years. (p. 7)  * primarily separate entrances. (written correspondence)  * generally landlord and tenant do not eat together. Room renters are distinct from boarders, or in India, paying-guests. (written correspondence)	* sub-rental	* discussion on squatter communities.
Eduard S. Popko  Study of Las Colinas, Cali, Colombia	* 71% of all renters live in single rooms (p. 87)  * some rented rooms have separate en- trances. (p. 81)  * landlord rents out a room within their house. Build for their needs for an addi- tional family. (p. 98)	* economic symbiosis - owners derive real income increases and renters find acceptable short-term housing. (p. 98)  * income earning through rented units - taking advantage of their increased land values in the city and therefore the return on their investment. (p. 87)	* almost exclusively young married couples are room tenants. Not the children or parents of the owner. (p. 87)  * does not appear to reach people with lower incomes than the owners, but it is reaching younger people who have not been able to gain access to land as of yet. The availability of land has decreased and the price has increased since the time when their parents invaded. (p. 90)	* rented rooms	* only looking at one up- grade project.

Author	Physically	Economically	Socially	Referred To As	Where Found
<p>Andrew Marshall Hamer</p> <p>Study of Bogota, Colombia</p>	<p>* shared space</p> <p>* one room (p. 49)</p>	<p>* "room" housing is a form which helps to economize scarce resources. (p.49)</p> <p>* roomer households pay less of a percentage of their income towards housing than do house renters. (p. 51)</p>	<p>* provide housing for households at an early stage in their lifecycle. (p. 50)</p> <p>* housing for younger families with lower incomes than owners. (p. 50)</p> <p>* housing quality of shared housing is good. (p. 50)</p> <p>* shared services. (pp. 49 and 51)</p> <p>* scattered around the City and therefore accessible to wide variety of employment centers. (p. 51)</p>	<p>* shared housing or roomer housing</p>	<p>* his study on one unauthorized subdivision.</p> <p>* other studies of Bogota cited:</p> <p>* Vernaz and Valenzuela - 20% of households in Bogota live in shared housing. 55% in unauthorized subdivisions; 13% in invasion settlements; 9% in public housing.</p> <p>* 27% of units in public housing project had roomers. (p. 49)</p> <p>* another study found that among auto-constructed housing owners, 37% said that they housed roomers. (p. 49)</p>
<p>Raymond J. Struyk</p> <p>and</p> <p>Robert Lynn</p> <p>Study of Tondo, Manila, Philippines</p>	<p>* often second-storey (p. 445)</p>	<p>* source of investment income (p. 445)</p> <p>* modest majority live rent-free, but goods and services are expected in exchange for housing (p. 446)</p> <p>* renting provides greater economic resources (p. 447)</p>	<p>* those living rent-free are commonly extended family, newly migrated in (p. 446)</p> <p>* speculation that having a renter makes landlord feel more like an "owner" and thus more secure (p. 447)</p> <p>* owner and tenant live together (p. 445)</p>	<p>* roomer</p>	<p>* nature squatter slums</p>

Author	Physically	Economically	Socially	Referred To As	Where Found
Seth Opuni Asiami		* 47% of landlords had only one or two tenants (p. 182)	* landlord lives in house and rents out part of it (p. 182)	* tenancy in landlord's house	* on land sold to low households by the government
Study of Madina, Ghana		* renter chosen primarily on ability to pay (p. 182)	* landlord sometimes shares all or part of amenities (p. 182)		
		* low rents - 3/5 of tenants pay approximately 10% of their monthly income towards rent (p. 182)	* amount of interaction which goes on between the landlord and tenant means that they must be compatible. (p. 182)		
		* little income garnered from rent payments (p. 182)			
		* in the absence of an investment interest in housing, the fact that landlords rent out rooms indicates a desire to speed up the consolidation process, and later to provide for maintenance and amenities (p. 182)			
		* provides cheap accommodation for young, low-income households who would otherwise have to compete elsewhere in the city with relatively better off people (p. 182)			

Author	Physically	Economically	Socially	Referred To As	Where Found
Ann Schlyter	* separate entrances (p. 27)		* sublet owner-occupied housing (p. 24)	* subletting	* upgrade settlement
Study of George, Lusaka, Zambia	* mud houses are more flexible with respect to sub- letting (p. 27)  * seem to be in- creasing in quantity (p. 27)		* part of house is let to tenants (p. 24)  * tenants are non- members of owner household (p. 27)		
Harmut schmetzer		* additional income generated (p. 20)		* sublet rooms	* site and service project
Study of Dandora, Nairobi, Kenya					

This thesis examines the multiple forms of space-sharing in Ahmedabad, India and the roles that these housing types play (particularly the first two of the following forms). These forms include:

1. the extended, or as referred to in India, joint-family,
2. the room rental unit, and
3. the boarder or, in India, paying-guest.

While in many cities of the developing world room rental units are the more highly visible form of space-sharing, in Ahmedabad the joint-family predominates. Studies have shown that on average 41% of all households interviewed for this study lived in joint-families. Although this thesis argues for governmental support of all forms of space-sharing, it particularly emphasizes the maintenance and enhancement of the joint-family structure. The unfortunate realities of housing markets in today's developing countries are such that crowded living conditions are the norm. These conditions are much more tolerable when they are experienced within a joint-family structure. Because the joint-family is based on kinship rather than on money, it is a more supportive form of space-sharing than the room rental or paying guest. For this reason, as well as their cultural propensity towards extended families and the fact that the cost of enhancing this already established housing mechanism is minimal, this thesis argues for a greater emphasis on the joint-family in low income housing policy for Ahmedabad.

## **1.2. The Forms of Space-Sharing in Ahmedabad**

Space sharing is a form of housing in which two or more households share the same housing unit, eliminating the demand for land from the secondary or subfamily. In some cases, as with room renters, each household has a separate dwelling unit; in other cases, as with joint-families and paying-guests, the two families live as one household.

Room rental units, as characterized by the literature, tend towards the traditional image of rental units which are leased-out to a stranger. Although this type of room renter is often not a stranger, he is also not a relative as is the joint-family member and sometimes the paying guest (See Appendix 3).

### **Room Rental Units**

#### **Physically**

Room rental units are one-room, although on occasion two-room, dwelling units which are created through the subdivision or addition-on, of already existing dwelling units (that is, additions to the primary unit) by low income homeowners, potentially in any community in which these homeowners live. It is difficult to delineate absolutely that "this is a room rental unit," or "this is not a room rental unit," based exclusively on the physical connectedness between the room rental and primary dwelling units. A room rental unit could be detached from the primary unit and still be a room rental unit, if, for example, that room rental unit was within close enough proximity that it shared facilities, the landlord had only one or two room rentals, and the owner was living in and sharing the space with the tenant.

The primary dwelling unit of the housing unit is always occupied by a landlord who lives alongside his/her tenant(s), but who generally has a separate entrance from that which is used by the renter.

Room rentals are not large-scale undertakings; landlords usually have only one or two such units. Here, however, is another point at which defining room rentals becomes difficult. It is difficult to definitively state, for example, that after renting out three units, homeowners would no longer be thought of as room rental landlords, and would instead begin to be seen as large-scale landlords, as are owners of multi-unit tenement buildings. Creating an absolute definition of these units, whether through its

physical characteristics or any of its other attributes, is impossible. However, after developing and renting out three room rental units, it would become questionable whether the landlord had room rental units or was running a tenement building.

### **Socially**

Room rentals often provide housing for persons known to the owner. It is common for a room renter to be a village compatriot, a co-worker, or the children of neighbors. Because tenants are so often socially connected to their landlords, landlord/tenant relationships start off at a more personal level than they could otherwise in an absentee or large-scale landlord/tenant relationship (ie., more interaction, greater emotional support, etc).

In addition to the personal connectedness found between the two households, room rental tenancy is a mutually beneficial (supportive) relationship because each party (the landlord and the tenant) is dependant on what the other can offer. The stream of income brought in through rental payments, the access to housing in a preferable location, the access to services - all of these are supportive and stabilizing in the lives of low income households.

However, although they offer support and stability in certain aspects of urban life, room rentals do not guarantee stability in all manners. The case of tenure is a primary example of this lack of guarantee. Tenure is usually based exclusively on a mutual understanding between landlord and tenant. Because of the established relationship between the two parties in some situations, a desire by landlords to retain the ability to evict and raise rents in other situations, and in certain cities, because of laws requiring two homeowners as signators (which can be difficult to find among low income households), lease-agreements are rarely drawn up.



Finally, the social relations between landlord and tenant do not necessarily extend to the family table. Room renters have generally been found not take meals with their landlords.<sup>2</sup>

### **Economically**

Room rentals provide a second stream of income for landlords, either directly, through monthly payments or sometimes through in-kind labor.

These rental units serve renters by offering them shelter which could not be found through registered housing mechanisms, such as legally developed private housing or publicly supported housing complexes; they offer housing in locations and with services which people otherwise could not find or afford.

Room rental units are generally provided on a small-scale with only one or two room rentals per housing unit. Their provision is done less as a business venture and more on a casual basis, as a means to provide the owner and his/her family with income for basic necessities. Although the objective in creating a unit is profit, the amount garnered from the unit is relatively "small when compared to other forms of capital accumulation."<sup>3</sup> It is speculated that if it were not necessary, homeowners would probably choose not to have room rentals in their homes.

Finally, establishment and collection of rent is often flexible, with landlords accepting the fact that rents cannot be set too high and that payments may be late at times. In general, however, "rents

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<sup>2</sup> Michael A. Edwards, written communication, 10/17/90, and Chetan Vaidya, written communication, 10/22/90.

<sup>3</sup> Michael A. Edwards, "Cities of Tenants: Renting Among the Urban Poor in Latin America" in A. Gilbert, et al, eds., Urbanization in Contemporary Latin America, New York: John Wiley and Sons, 1982, p. 148.

[in Bucaramanga, Colombia] are paid at regular intervals and are set by the market rate.<sup>4</sup> In Delhi, the general impression is that the rent charged for room rental units found in public rental housing is lower than market rents for similar accommodations. This rate is, however, higher than the (subsidized) rents paid by the legal public housing tenants to the government.<sup>5</sup>

### **Joint-Family Structures**

It is not uncommon to find married children living within the same house as their parents, or grandparents living with their sons and his nuclear family<sup>6</sup>. Housing and housing extensions built with relatives in mind, are similar to room rental units, but have a few distinguishing characteristics.

#### **Physically**

When such additions are designed for family-members, they may not, for example, have separate entrances.

#### **Socially**

Inter-relations are, likewise, dealt with at a different level because kinship is the glue to these relationships whereas with room rentals, money and friendship create the bonds. In the extended family, meals are usually taken together.

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<sup>4</sup> Ibid, p. 149.

<sup>5</sup> National Institute of Urban Affairs, Rental Housing in India: An Overview, Research Study Series, No. 31, New Delhi, India, 1989, p. 20.

<sup>6</sup> Michael A. Edwards, "Cities of Tenants," p. 147.

**Economically**

As with room rentals, these family units provide additional income to primary households. However, in these familial situations, it is common to find the enhanced income generated indirectly through pooled earnings and in-kind efforts. For example, a grandmother may not leave the house to sell vegetables on the streets, but the fact that she is at home taking care of the children allows the mother to seek work outside the home.

**The Paying Guest**

The paying guest is a form of space-sharing which takes on certain characteristics of each of the other two forms discussed above. Like the room renter, the paying guest often contributes to the household income through actual monetary payments and is often a friend or village compatriot rather than a relative. However, paying guests may at times be distant relatives and/or make rental payments through in-kind donations as with joint-family members.

Paying guests share the primary household's dwelling unit and facilities and almost always take at least some meals with the owner household.

**1.3. Methodology**

"A case for space-sharing" in Ahmedabad is made through a three-tiered discussion. The first portion is covered in Chapter Two and presents the role room rentals have played around the world as one form of space-sharing. This is based on a literature review.

The second part of this discussion, found in Chapter Three, is a study of one city's low income housing market and the role space-sharing plays within that market. The City of Ahmedabad was chosen as the study site because it offered a medium-sized city which had experienced periods of both industrial expansion and contraction. Concurrent with these economic cycles, Ahmedabad contended with both large influxes of migrants seeking employment and large numbers of unemployed workers. The City, as a study site, also offered a rich base from which to gather secondary data. Its housing situation has been extensively studied by researchers from both academic settings and an active non-governmental sector. As well, The Municipal Corporation is, and has been historically, an involved public body.

Out of a need to narrow the focus of study, eastern Ahmedabad was selected. This is the portion of the City which hosts the greatest number of textile industries and where the majority of low income communities are situated (See Map of Ahmedabad). It was assumed, therefore, that the highest concentration of room rentals would be located there. Although few room rental units were actually found in that region (See Appendix 4 - Expanded Methodology for further details), our studies did find a significant number of joint-families.

The case study is based both on secondary data sources and on informal interviews held with many low income community members, social workers, non-governmental organization field workers, community activists, academics, and government officials. Efforts to interview land developers were also made in order to understand their perspective on land regulations and illegal developments, but these persons were reticent to speak.

Information garnered from field surveys initially undertaken for this research is also included. An effort was made, at the outset, to interview low income homeowners without room rental units and room rental landlords and their tenants. Interpreters were employed, five sites were selected, and 150 questionnaires were prepared. Unfortunately, very few room rental units were actually found in the

eastern portion of Ahmedabad. Why this is believed to be the case will be discussed in detail in Chapter Three, but suffice it to say that the survey findings are not statistically significant and can be used only to suggest patterns and developments (See Appendix 9 for the Questionnaire).

Finally, the third portion of this thesis (found in Chapter Four) questions the need for Municipal support of space-sharing, and offers suggestions for fostering such a space-sharing sub-market. This portion is developed from interviews with housing experts in Ahmedabad and readings of secondary sources.

## Chapter Two

### Literature Review: Making a Case for Room Rentals

#### 2.1. A Case for Room Rentals is a Case for Homeownership

Rental housing is often slighted in low income housing policy discussions because policymakers take a leap in logic when they move from assuming that homeownership is the preferred form of housing tenure to developing policies aimed exclusively at fostering such tenure opportunities. Although homeownership is, for the most part, the favored form of tenure among the poor, the realities of today's housing market in most developing countries make ownership untenable for the majority of new households (at least at the beginning of their adult lives). Studies indicate that land is becoming scarcer and costlier, materials are becoming more expensive, opportunities for squatting are fewer, and public coffers are becoming more constrained.<sup>7</sup> Because of these constraints to ownership, "governments should seek to encourage renting if they are unable, or unprepared, to bring about more fundamental changes."<sup>8</sup> Although some people choose to live in rental housing, for the majority, living in rented accommodations is less a choice than a lack of choice.<sup>9</sup>

Room rentals, as one type of rental unit, should receive particular attention from governments because they are not only necessary based on the political-economic realities of today's urban centers, but they also contribute to the health and stability of these environments through the symbiosis they foster between both landlord and tenant and between the two forms of housing tenure (ownership and rental). Homeownership is essential to the process of fostering room rentals as, conversely, room rentals are supportive of low income homeownership. Therefore, the author is not arguing that the fostering of

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<sup>7</sup> Alan Gilbert, "The Tenants of Self-Help Housing: Choice and Constraint in the Housing Markets of Less Developed Countries," *Development and Change*, Vol. 14, No. 3, July 1983, pp. 452-453.

<sup>8</sup> Michael Edwards, "Cities of Tenants," p. 10.

<sup>9</sup> *Ibid*, p. 468.

room rentals should be to the exclusion of low income homeownership opportunities, but rather that each housing form is supportive of the other.

## 2.2. The Role of Room Rentals

### The Numbers Housed in Room Rental Units

Although the percentages of room renters in each community differs, findings indicate that room rental units play a significant role in the housing markets of many cities:

1. In the Dandora, Kenya Project, 76% of the housing units were found to have room renters.<sup>10</sup>
2. In Madina, Ghana, 56% of 403 low income homeowners randomly selected throughout the town had room rental units.<sup>11</sup>
3. In 1977, a study found that 30% of all housing units had room renters in George, Lusaka. By 1985, a new study found that this percentage had increased to 47%.<sup>12</sup>
4. From Bogota, there seems to be conflicting evidence as to the percentage of room rentals, but it is clear that a considerable portion of the households reside in such units. Vernaz and Valenzuela estimated that at least 70% of the 93,000 renter households in Bogota in 1970 lived as room renters in low income communities.<sup>13</sup> The DANE World Bank Survey found that 37% of all lower income owners who built their own unit in Bogota reported having room renters.<sup>14</sup> And Popko noted that of the 35% of low income households surveyed who currently used their homes to supplement their incomes, 23% did so through the rental of rooms and apartments, with room rentals being by far the dominant form of residential rental.<sup>15</sup>

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<sup>10</sup> Harmut Schmetzer, "Slum Upgradation and Sites and Services Schemes," p. 20.

<sup>11</sup> Seth Opuni Asiami, "The Land Factor in Housing for Low Income Urban Settlers," Third World Planning Review, Vol. 6, No. 2, 1984, p. 182.

<sup>12</sup> Ann Schlyter, "Commercialization of Housing in Upgraded Squatter Areas," Trialog, 13/14, 1987.

<sup>13</sup> Hamer, Andrew Marshall, Bogota's Unregulated Subdivisions: The Myths and Realities of Incremental Housing Construction, World Bank Staff Working Papers, No. 734, 1985, p. 47.

<sup>14</sup> Ibid, p. 49.

<sup>15</sup> Edward S. Popko, Squatter Settlements and Housing Policy: Experiences with Sites and Services in Colombia, Department of Urban Studies and Planning, Massachusetts Institute of Technology, Cambridge, MA, 1980, p. 86 and telephone conversation 8/15/90.

5. Among the urban poor in Bucaramanga, Colombia, 30% have been found to be room renters.<sup>16</sup>

6. In Tondo, Philippines, 40% of owners have room rental units. Although a modest majority live rent-free, they supply free labor for the owner or bring something in exchange, increasing effective income. Many of these room renters are family members.<sup>17</sup>

7. Thirty-five percent of houses in 13 already improved Slum Upgradation Project sites in Madras, India were found to have room renters.<sup>18</sup>

### The Supply Side: Serving Owners

Room rental units foster second streams of income as well as access to, and consolidation of, homeownership. Many owners let rooms to supplement their incomes. Michael Edwards found that in Bucaramanga, Colombia, rental income constituted 30 percent of landlords' incomes.<sup>19</sup> And, among the 18% of owner families who obtained income from rent in one study of five Bogota, Colombia settlements, the rental income stream represented on average 28% of their total household earnings.<sup>20</sup> However, in a second study conducted in Bogota, rent represented only 13% of monthly household income,<sup>21</sup> and in Madras, India, it formed approximately 12% of that income.<sup>22</sup>

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<sup>16</sup> Michael A. Edwards, "Cities of Tenants," p. 143.

<sup>17</sup> Raymond J. Struyk and Robert Lynn, "Determinants of Housing Investment in Slum Areas: Tondo and Other Locations in Metro Manila," Land Economics, Vol. 59, No. 4, November 1983, p. 446.

<sup>18</sup> Chetan Vaidya and K. Mukundan, Role of Rental Housing in Slum Upgradation Programme - Some Issues, Paper presented at "Housing Income Seminar," New Delhi, India, 1987, p. 10.

<sup>19</sup> Alan Gilbert, "Tenants of Self-Help Housing," p. 469.

<sup>20</sup> Alan Gilbert, "Tenants of Self-Help Housing," p. 469.

<sup>21</sup> Andrew Marshall Hamer, Bogota's Unregulated Subdivisions, p. 41.

<sup>22</sup> Chetan Vaidya and K. Mukundan, Role of Rental Housing, p. 8.



The importance of this rental income has been verified through many studies conducted around the world. In Madras, one study found that numerous families invested in their houses, not to improve their own living conditions, but rather to increase their rental incomes.<sup>23</sup> In Cali, Colombia, it was noted that housing consumption was often lower for owners than for their tenants because the owner chose to rent out the upgraded, nicer portions of their houses in order to secure higher rents.<sup>24</sup>

It is now realized that leasing rooms may be one of the most effective ways owners have to increase their incomes, potentially tapping new sources of finance for housing.<sup>25</sup> This form of petty landlordism is a widespread strategy used by individual households to enable them to afford participation in homeownership schemes.<sup>26</sup> In Tondo, Philippines it was found that at the first stage of the housing upgradation process, "the objective of many households... is to make a sufficient incremental investment to allow taking in a [room renter] to supplement their incomes, thereby making future housing investment, as well as increased consumption, possible."<sup>27</sup> Thirty-five percent to 45% of owners in Cali deliberately planned for rental units at the outset of their home construction in order to allow for room rental and apartment rental in the future.<sup>28</sup> Physical consolidation of a house is both a prerequisite to, and often a consequence of, the rent received from room rental units.<sup>29</sup>

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<sup>23</sup> Ibid, p. 12.

<sup>24</sup> Edward S. Popko, Telephone conversation held 8/15/90.

<sup>25</sup> Douglas H. Keare and Scott Parris, Evaluation of Shelter Programs for the Urban Poor: Principal Findings, World Bank Staff Working Papers No. 547, 1982, p.ix and pp.33-34.

<sup>26</sup> Ann Schlyter, "Commercialization of Housing," p. 29.

<sup>27</sup> Raymond Struyk and Robert Lynn, "Determinants of Housing Investment," p. 445.

<sup>28</sup> Edward S. Popko, Squatter Settlements and Housing Policy, p. 80.

<sup>29</sup> Susan Ruth Bailey, Causes, Effects, and Implications of Subletting: Experiences from Low-Income Neighborhoods in Third World Cities, Unpublished Thesis, Department of Urban Studies and Planning, Massachusetts Institute of Technology, Cambridge, MA, 1987, p. 4.

### The Demand Side: Serving Renters

On the demand side of room rental development, the benefits accrued to tenants are multiple. The capacity of room rentals to offer access to shelter in locations which could not otherwise be found or afforded is one of their most important aspects.<sup>30</sup> In Madras, the unauthorized rental sector of slum areas continues to provide low cost shelter within the budgets of low income households.<sup>31</sup> And in Las Colinas, households awaiting homeownership opportunities find acceptable short-term housing through room rental units.<sup>32</sup>

Room rentals often provide facilities along with shelter because the sites in which these rental units tend to be found are older, more consolidated locations which have often benefitted from some regulation by governments. In Bucaramanga and Bogota, room renters tended to be at least as well off in terms of access to facilities as owners since they shared services with their landlords.<sup>33</sup> However, in Ghana, one study found that restrictions were sometimes placed on the use of amenities by room renters, dependent on rental agreements.<sup>34</sup>

Enabling families to save towards ownership and/or to create more disposable income is another important function of room rentals.<sup>35</sup> In Las Colinas, as in Bucaramanga, room rentals were found to serve highly transient, young families waiting to become landowners themselves.<sup>36</sup> Gilbert's findings

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<sup>30</sup> Michael A. Edwards, *Conversation*, 3/90, and Chetan Vaidya and K. Mukundan, *Conversation*, 3/12/90.

<sup>31</sup> Chetan Vaidya and K. Mukundan, *The Role of Rental Housing*, p. 8.

<sup>32</sup> Edward S. Popko, *Squatter Settlements and Housing Policy*, p. 93.

<sup>33</sup> Michael A. Edwards, "Cities of Tenants," p. 147, and Alan Gilbert, "Tenants of Self-Help Housing," p. 470.

<sup>34</sup> Susan Ruth Bailey, *Causes, Effects, and Implications of Subletting*, p. 45.

<sup>35</sup> Michael A. Edwards, "Cities of Tenants," p. 143 and Andrew Marshall Hamer, *Bogota's Unregulated Subdivisions*, 51.

<sup>36</sup> Edward S. Popko, "Squatter Settlements and Housing Policy," p. 98.

for Bogota, however, indicate that while some households may choose to rent rooms in order to put their incomes towards non-housing uses, and other families see renting as a means to save towards eventual ownership, some people have been unable to transition into ownership because of low incomes and rising costs of land.<sup>37</sup>

Several studies have found that the differences between homeowners and tenants are the age of the family and, as a result, the size of the household income (in contrast to the head of household's income exclusively). Because younger families have fewer earning members, their total family income is lower. Room renters were found to have both fewer children and fewer grown-up children from amongst them.<sup>38</sup> As stated by Popko, although room rentals may not reach groups with any lower incomes than homeowners, they at least reach young families, while at the same time encouraging owners to accelerate their home consolidation.<sup>39</sup>

### **The Issue of Landlordism**

The fear of encouraging abusive situations between landlords and their tenants (commonly referred to as "landlordism"<sup>40</sup>), is one of the primary reasons that rental housing in general has been left out of housing policy initiatives. The issue of landlordism needs further study in order to determine whether such a relationship exists among room rentals. However, a few studies indicate that the likelihood of landlordism is lesser with room rental units than with larger-scale types of rental accommodations. Findings from Madras and Colombia indicate that room renters are usually "known" people to owners, thus tending to establish more personal and less abusive relationships from the outset.

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<sup>37</sup> Alan Gilbert, "Tenants of Self-Help Housing," p. 468.

<sup>38</sup> Ibid, p. 463.

<sup>39</sup> Edward S. Popko, Squatter Settlements and Housing Policy, p. 98.

<sup>40</sup> Michael A. Edwards, "Cities of Tenants," p. 147.

Studies also indicate that landlords are often understanding of their tenants' situations, being poor themselves. Because of this personal knowledge, as well as not wanting to continuously have to find new tenants, these low income homeowners sometimes scale rent payments in consideration of tenants' income levels and are often understanding about late rental payments. Since landlord and tenant live together in the room rental situation, whatever conditions the tenants live with, the landlord lives with as well. This tends to lead to better conditions for the tenant than the typical tenement situation.<sup>41</sup> Further, although few room renters sign contracts with their landlords, many appear to have good working relationships.<sup>42</sup>

Although many issues surrounding room rentals, such as landlordism, require further study, the findings reviewed in this chapter do offer a point of departure from which to begin the following discussion. The data clearly indicate that room rentals are a positive force in the lives of low income urban residents, and while the literature reviewed has addressed room rentals specifically, much of the conclusions drawn from it can be readily applied to space-sharing in general. Although each form of space-sharing serves somewhat differently, all support basic economic and social needs of low income communities, and all deserve further recognition from governments.

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<sup>41</sup> Ibid, p. 147 and 149, and Chetan Vaidya and K. Mukundan, *Conversation*, 3/12/90.

<sup>42</sup> Chetan Vaidya, "Rental Housing in Madras: An Overview," *Nagarloka*, Vol. XIX, No. 4, Oct.-Dec. 1987, p. 11, and Michael A. Edwards, "Cities of Tenants," p. 149.

## CHAPTER THREE

### The Low Income Housing Market of Ahmedabad

Low income housing in Ahmedabad is limited. The number of people in need of housing far exceeds the number of affordable units available. "Formal" sector involvement is limited and market conditions stymie a great many "informal" sector efforts. In fact, these conditions have effected "informal" mechanisms so deeply that even the very micro-level space-sharing submarket has been encroached upon. The result is that much of Ahmedabad's low income population lives in overcrowded, unstable conditions.

One of the few housing alternatives usually left to low income families in tight markets such as Ahmedabad's is the room rental unit. Yet even the development of these units is constrained by the political/economic/ environment of the City. More alarming than the constraints to room rentals, however, is the effect that these market constraints are having on the space-sharing situation of the joint-family. Housing market conditions in Ahmedabad have not only effected the ability of households to locate near to jobs and to live in healthy conditions, but they are now also affecting the basic family structure of its citizenry. Therefore, in order to fully understand the space-sharing submarket of this city, one must first understand the low income housing market and the context within which this system as a whole develops.

#### **3.1. The Macro-Forces Effecting Low Income Housing Development**

The City of Ahmedabad must contend with stark economic and housing realities which face a large percentage of its people. These realities are subject to, and shift within, a context larger than themselves. This macro-setting of the City can be broken down into three parts: (1) the political, (2) the economic, and (3) the social.

### Political/Governmental Context

Housing in the social/welfare system of India is viewed as a right of all people. Therefore, its governments put resources, which in other systems might be placed exclusively towards low income housing, towards upper and middle income units as well.

Superimposed upon this social system, and pervasive among the ranks of Ahmedabad's extensive bureaucracy, is corruption; officials are bought off, monies are pocketed, processes move too slowly, and politicians use projects in a carrot and stick manner to garner votes.<sup>43</sup> Many people regard corruption as the primary deterrent to a smooth functioning low income housing market (as well as many other markets and governmental programs) in Ahmedabad. Several housing experts and City officials felt that corruption and mismanagement had caused the failures of both a potentially influential land and low income housing policy, the Urban Land Ceiling and Regulation Act (ULCRA), and many housing development and research projects.<sup>44</sup>

ULCRA is only one of several governmental policies which has had an impact on Ahmedabad's low income housing market. Passed in 1976, the Urban Land Ceiling and Regulation Act had as its objective, the release of vacant lands to the government, unless slated for EWS (Economically Weaker Section - See Appendix 1) housing. In theory, this would have made more lands available for public projects, including low-income housing. In practice, ULCRA drove landowners to hide their properties through various tactics including the buying-off of City officials. As a result, few tracts of vacant land have actually been transferred from private to public hands, and, because low-income housing

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<sup>43</sup> Achudyagnik, Community Organizer of Backward Castes, Ahmedabad, India, Conversations held 4/19/90 and 4/26/90; N.R. Desai, Municipal Commissioner, Urban Development, Ahmedabad Municipal Corporation. Conversations held 4/4/90, 4/18/90, 4/29/90; Rajesh Shah, Executive Secretary, VIKAS (Development NGO based in Ahmedabad). Multiple conversations from 11/89 - 5/90.

<sup>44</sup> Ibid.

subdivisions attract too much attention and make it too obvious that land is being illegally held, the development of quasi-legal settlements has virtually desisted. Since demand for low income housing has not dropped to as great an extent as has the creation of quasi-legal subdivisions, the number of squatters and illegal subdivisions on public lands has increased, along with overcrowded conditions.

The Rent Control Act, a second policy affecting the low income housing market, has also had an impact on quasi-legal subdivision development. These rent laws are recognized for their good intentions, and poor results. The Act has unwittingly created disincentives for rental housing development. As well, the Rent Control Law has been a cause for deterioration of units created prior to its passage and has induced the use of key money, or *pagadi* (a large payment of money up front), as a method through which landlords try to recoup at least a little of the profit they lose as a result of rent ceilings. Because of the high demand for and limited supply of units, *pagadi* has become commonplace even among unregulated, low income communities, making the rates of any potential room rental submarket less cost-effective for tenants.

The supply of low income units is also affected by the City's tax code. In Ahmedabad, the local property tax assessment procedure is biased towards owners. Premises which are owner-occupied pay approximately one-tenth of the tax assessed for a similar rental property, thus creating a considerable disincentive to produce rental housing.<sup>45</sup> However, low income residents of the quasi-legal and illegal communities of Ahmedabad are pleased to pay this tax. Tax payments offer residents a greater sense of security, since through them, huts become registered with, and therefore recognized by, the government.<sup>46</sup> Registering their huts with the government is one of the few ways low income residents can feel that they have a claim in the City, since their low incomes preclude most of them from actually

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<sup>45</sup> Meera Mehta and Dinesh Mehta, Metropolitan Housing Markets: Housing Supplies, Demand and Residential Behavior in Ahmedabad, A research study sponsored by the Planning Commission, Government of India, April 1987, p. 302.

<sup>46</sup> Urban Community Development field workers (12 individuals), Ahmedabad Municipal Corporation, Ahmedabad, India. Several individual interviews conducted between 3/07/90 and 3/16/90 and one group discussion held 3/16/90.

purchasing a plot of land. Without meaning to, the tax law has also led to the abandonment and sale of some quasi-legal settlements by landowners to their tenants, thus creating small pockets of low income homeownership.

### Economic Context

These low incomes are a primary aspect of the second macro-scale issue impacting upon the low income housing market, the economic context. Households residing in Ahmedabad's low income communities primarily garner their incomes through the "informal" sector. From 1971-1981 the employment share of the "informal" sector, as a percentage of total employment, rose from 47% to 55%.<sup>47</sup> And from 1961-1981 the "informal" sector grew at rate of 4.1% per annum compared to 3.3% in the "formal" sector. Thus, the "informal" sector absorbed almost 70% of the City's total growth in employment.<sup>48</sup>

Although these statistics may seem to some extent misleading, since the dominant subgroup in the "informal" employment market is self-employed and their earnings are comparable to those of low-paying "formal" sector jobs, employment at this level, whether "formal" or "informal," offers very low returns.<sup>49</sup> The average monthly savings within low income communities is Rupees (Rs) 45.89 (approximately \$3 U.S.) per month, with 74% of the households saving less than Rs 50 per month.<sup>50</sup> As seen in Appendix One the definition of EWS and LIG households are those earning, respectively, Rs 700 or less per month (approximately \$42, 1989 U.S.) and Rs 700-1500 per month (approximately \$42-

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<sup>47</sup> Dinesh Mehta and Meera Mehta, "Demographic and Economic Profile of Ahmedabad," p.18.

<sup>48</sup> Ibid, p. 21.

<sup>49</sup> Meera Mehta and Dinesh Mehta, Times Research Foundation Seminar on Ahmedabad 2001, Vol. 6, p. 25-14.

<sup>50</sup> VIKAS, A Study of 1129 Slum Families in Ahmedabad, India, 1984.



\$90, 1989 U.S). Approximately 30% of the households in Ahmedabad could be considered EWS and another 25%, LIG.

These high percentages of low income people are indicative of the unequal distribution of the City's resources in general. While the lowest 20% of the population has only 5% of the total income, the upper 20% controls 50% of that total.<sup>51</sup>

### **Social Context**

On top of Ahmedabad's political and economic conditions, must be placed a social context. India is still under considerable influence of the caste system - de facto although no longer de jure. Because of the strong feelings regarding caste, it is very common for communities to insist on their homogeneity; many families will simply not live within mixed-caste neighborhoods. This is, unfortunately, often to the benefit of politicians who use caste biases to play one community off of another.

Very similar to these sentiments regarding caste are the attitudes towards persons of other religions: India, and Ahmedabad particularly, is subject to communalism and communal rioting. Like the attitudes towards caste, these communal attitudes have been subject to manipulation by politicians. They have also led to a great deal of fear within communities and an incentive, for the sake of safety, to settle among one's "own people."

Attitudes towards one's "own people" tend to be strong in Ahmedabad. Residents of this city are known for both their strong ties to religious community and to their family. The tradition of joint-families, which can be found all over northern India, seems even more prevalent among residents of

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<sup>51</sup> Meera Mehta and Dinesh Mehta, Metropolitan Housing Markets, p. 61.

Ahmedabad.<sup>52</sup> The joint-family is a kinship structure in which one or more of the male children remain in their parents' home after marriage and live together with their parents, unmarried siblings, spouse(s), and children as one family unit or in which two married brothers and their families live jointly.

Among the five settlements surveyed for this study, an average of 41% of the households lived in joint-family arrangements, and the householders indicated that they did not (for the most part) take rent payments from the subfamily.<sup>53</sup> The impact of the joint-family on the need for low income housing will be discussed in further detail later, so suffice it to say for now that this family institution is an issue which ought to be considered in housing policy, since it seems to be the preferred living arrangement among many households and is a form of housing which alleviates demand for land elsewhere.

One final aspect of the social environment to be noted here is the prevalence of slumlords among low income communities. Slumlords have a considerable impact on low income housing since they are in the position of dictating who can live in a community, where houses get built in those communities, and whether or not modifications to housing units can be made. Approximately 80% of low income communities in Ahmedabad have one or two strong individuals who have a hold over community members. Politicians often find these strongmen and utilize them, offering facilities in exchange for votes.<sup>54</sup>

### **3.2. The World of Low Income Housing - A Typology (Appendix 8b)**

The housing needs of both Ahmedabad's present and future low income populations will be served through one of three delivery systems: the private formal system, including all developments constructed within legal guidelines (eg., registered with the government and meeting government

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<sup>52</sup> Conversation with UCD workers 3/16/90.

<sup>53</sup> Conversations with Community Members of Low Income Settlements in Ahmedabad, India 3/07/90 - 4/10/90 and Conversation with UCD workers, 3/16/90.

<sup>54</sup> Conversation with UCD workers, 3/16/90.

standards); the public system, including all efforts undertaken by the government using public funds; and the private informal system, including extra-legal developments (eg., on land not legally owned, without conforming to standards, and/or without registration).

### **The Private Formal System**

As in most countries, the private formal system has played a minor role in the production of Ahmedabad's low income housing stock. Such housing holds little interest for formal private developers since the rate of return on low income units is generally meager.

The private formal sector is, however, not simply a benign sideliners in the low income housing delivery system. While it might be difficult to condemn investors for their lack of interest in low income housing development, it is not so difficult to criticize them for their lack of responsibility as landlords. Responsible landlords recognize that the development process does not end at the point where their unit(s) have been leased out. The process simply continues on into a new phase - that of management. While management ought to mean proper maintenance of units and the surrounding environment, as well as rent collection, many of the landlords in Ahmedabad claim that rent control laws have made low income housing investment unprofitable and low income housing maintenance untenable. This, in fact, is why many of these landlords have abandoned their properties to their low income tenants.

### **The Public System**

Since the private sector has failed to meet the low income housing needs of Ahmedabad, one might expect that in a social welfare system, the public sector would have stepped in to fill the housing gap. While the government has been involved in the development of low income housing, it has by no means fully supplemented the lack of private formal participation.

Numerous governmental bodies work to meet the housing needs of Ahmedabad's various income groups. Together, these public bodies have developed approximately 66,000 low income housing units over the last 25 years.<sup>55</sup> However, the Gujarat Housing Board, the institution which has produced the most units in the past, is now having greater demands put on it from other regions in the State. As a result, Ahmedabad will probably receive less attention from the Board in the future.

In the past, GHB has targeted EWS and LIG populations, but since the 1970's there has been a shift in focus towards the middle and high income groups (MIGs and HIGs). Of the current and proposed housing projects, almost 50% and 80%, respectively, are slated for MIGs and HIGs. While on the surface this might appear to be inequitable distribution of scarce housing resources, there are experts who believe that the most efficient way to address the dearth of low income housing is to avoid upward leakages. According to a survey of Housing and Urban Development Corporation-financed housing (the Indian Government), 64% of the housing units intended for EWS households was in reality housing families with higher incomes.<sup>56</sup> It has been suggested that the best way to avoid such leakages is to make sure that upper income groups' housing needs are met. Other experts find this approach to be nothing but a subsidization of the rich.<sup>57</sup>

Whether this trend towards MIG and HIG housing has developed out of a concerted governmental effort to avoid leakages is unknown to the author. However, if public entities are both able to develop housing for upper income families to purchase, and are able to continue providing land and infrastructure for poorer households, the problem of upward leakage and the need to provide healthy, stable housing environments for the poor may be addressed to a considerable extent, both potentially leading the way to a greater space-sharing submarket through homeownership.

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<sup>55</sup> Meera Mehta and Dinesh Mehta, Metropolitan Housing Markets, p. 85.

<sup>56</sup> Anuradah Desai, "Urban Housing in Ahmedabad, India," p. 177.

<sup>57</sup> Meera Mehta and Dinesh Mehta, Metropolitan Housing Markets, p.96-116.

### **The Informal System**

Although curtailing upward leakage and providing land and infrastructure would not provide units themselves to low income households, the "informal" market has proven that with minimal assistance it can fill a great portion of the low income housing gap left by the lack of formal participation. The "informal" market is, in fact, the mechanism by which most low income residents in Ahmedabad are housed; in 1981, 24% of the City's total population was living in informally developed low income communities (See Appendix 6c). Average growth rate of housing among these communities is considerable, and although the rate does appear to have slowed over the last decade (1971-81), it is nonetheless significant.

Today, however, additions to the "informal" low income housing stock are no longer almost exclusively delivered through quasi-legal subdivisions. A change has taken place in this sector's delivery mechanism, and illegal subdivisions and squatter communities are now found in greater number.

### **3.3. The Present Need for Low Income Housing**

In order to address the lack of low income housing, the scope of the housing dearth must be understood: how many units are physically lacking, given the number of households seeking housing and how many units are culturally, structurally, locationally, or otherwise defined as inadequate? To understand need, assessments are required which consider people's aspirations, expectations and cultural norms, their effective demand, and the condition of public coffers and political will - all in the effort to create policy which will relieve overcrowding, will replace units which are either publicly destroyed or are not upgradable, and which will provide a safe and healthy environment for residents both now and in the future.

Two researchers succinctly expressed this need for low income housing in Ahmedabad when they said, "There are not enough dwelling units in decent condition, at affordable prices, with the required amenities and secured tenure, in accessible locations [and] in safe and congenial environments, with adequate services and facilities"<sup>58</sup> (See Appendix 6d).

This statement sums up the situation of the Ahmedabad's housing stock. Structurally, almost 40% of the units on the eastern side are inferior. In addition, 40% of those households have neither a private toilet nor access to public facilities. Even for those families with access to public toilets, most are poorly maintained, and effective use is limited. Similarly, water is an issue of grave concern since almost two-thirds of slum units have no supply.<sup>59</sup>

To improve on these housing conditions, households may try to adjust in several ways. Moving to a new unit is one adjustment possibility, but the ability to relocate to more desirable situations is constrained for low income people in Ahmedabad. Not only is effective demand low, due to inadequate incomes, but land is scarce, and serviced land is even scarcer. Studies have found that on the eastern side of Ahmedabad, where the majority of low income people live, the mobility rate is very low, with 68% of the households having never moved, and another 23% having moved only once.<sup>60</sup>

Lack of mobility has been one cause of the high density conditions within the City's low income communities. The aggregate figure for Ahmedabad indicates that the household size has increased from an average of 5.04 in 1961 to 5.54 in 1981.<sup>61</sup> However, these figures being an aggregate number, obscure the reality of eastern Ahmedabad where there is far less space available to accommodate new

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<sup>58</sup> Ibid, p.16.

<sup>59</sup> Ibid, p. 51.

<sup>60</sup> Ibid, p. 251-52.

<sup>61</sup> Ibid, p. 50.

households and where people, therefore, are forced to crowd in together. In the surveys conducted for this study, for example, an average of 6.4 persons per household were found, with an average of 26% composed of eight or more persons per housing unit. Because of a desire to maintain the joint-family tradition, people may be more willing to live in what, by Western standards, would be considered unacceptably overcrowded conditions. However, in developing housing policy this willingness should not be assumed. Crowding in joint-family situations must be considered an issue as much as crowding in nuclear families. Not only may the crowding be unhealthy and undesirable in the eyes of joint-family members, but as well, if not addressed through government assistance with space expansion, it may lead to the forced break-up of a preferred cultural norm.

Overcrowding can result from an inability to relocate, but it may also indicate an inability to expand one's home. New households in Ahmedabad are constrained in building their first homes by limited land availability, and older households are constrained by a lack of space on which to expand. Of those households living in informal structures, only 5% were found to have upgraded their homes through an increase in shelter size. This is a reflection of a severe space constraint.<sup>62</sup>

The need for low income housing, and the inability to adjust to that need, is so severe that huts are vacant at most only a few days before they are re-let. And, unfortunately for those who are waiting, turnover is limited because rents elsewhere in the City are beyond the budgets of present residents.<sup>63</sup>

Because turnover is so low, and the number of units constructed each year is also limited, demand is acute, whether for a rental or an owned unit. Migrants make up one portion of that housing demand, but community development workers interviewed felt that the majority of the demand came

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<sup>62</sup> Ibid, p. 263.

<sup>63</sup> Conversation with UCD workers, 3/16/90.

from children of present residents. This, they believed, is an indication that the joint-family is breaking down.

### **Joint-Families**

Joint-families have a potentially large impact on the account of housing need, since need is partly based on the definition of household. How many households are joint-families to be considered? Do the individual nuclear families within the joint structure necessarily need or want separate housing units or do they simply need more space within their existing units? Understanding the joint-family tradition and any changes occurring within that custom is an important exercise to carry out as part of a needs assessment process. If it is a custom which families would prefer to maintain, then planners must make an effort to be sensitive to that desire and plan accordingly with it in mind.

As already noted, an average of 41% of the households surveyed for this study lived in a joint-family unit. How many other families would be living in such a kinship structure if they could? Will the tradition continue in the future? Social workers felt that the tradition is breaking down, but they emphasized that it is deteriorating not out of a desire for it to end but rather as a result of a need for space and the present inability to meet that need<sup>64</sup> (See Appendix 7).

## **3.4. Space-Sharing in Eastern Ahmedabad**

### **3.4.a. Historical Influences**

Up until the mid 1800's Ahmedabad was a "walled" city surrounded by many agricultural communities or villages (See Appendix 5 for expanded history). However, in 1861 the first textile mill opened on its periphery, and the urban scene in Ahmedabad began to change (See Appendix 6e). By the

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<sup>64</sup> Ibid.



turn of the century industrialization was well underway and along with it, urbanization. The number of factories in operation had expanded to 27 and the population had increased to approximately 186,000 persons. However, the City had seen nothing compared to the 91% increase in population it would experience in the decade between 1931 and 1941, as noted, when the citizenry swelled to slightly more than 591,000 inhabitants (See Appendix 6a(1) and 6a(2)).

The land on which the mills developed was originally agricultural land owned either by large agricultural families (castes) or by one of the merchant classes (castes) (the latter group having acquired substantial tracts of land as bride-prices or dowries when their sons had married the daughters of agriculturalists). As industrialists made plans for their mills, they purchased considerable acreage of this property. Such land transfers from agricultural to industrial or residential usages were, and indeed still are, supposed to be subject to agreement and registration by the Municipality. However, the buying-off of Municipal officials in order to change these land usages has been a common practice from the outset. With the way open to easily alter the use of land, it became more profitable for agriculturalists to sell or rent their plots for industrial/urbanization purposes than to continue cultivating it themselves.

Most of the land purchased by industrialists was used for the factories themselves, but some of it was employed for the purpose of building row houses, or chawls, to rent to mill workers. Chawls were small, single room (approximately 10 x 15 foot) units built as attached row houses. Most chawl developments included open spaces with toilets to be shared by all of the inhabitants. These open spaces were intended for community activities and children. At the time that these chawls were constructed, both the units and their tenants were considered to be of the lowest income in the City.

Very little documentation of chawl development has been undertaken and efforts by the author to ascertain who the developers were, and what their motives for development have been, resulted in conflicting information. Some authorities believed that chawls were developed almost 50-50 by widows

and investors as safe ventures with reasonable rates of return. Other informants concurred that widows and investors had indeed developed many of the units, but not to the exclusion of the industrialists. The second group of experts believed that a large number of the chawls were built by the agriculturalists and merchants -- that is, the original landowners of the mill sites. This, it is speculated, was done for two reasons. Firstly, because as for the widows, chawls were considered a good investment with reasonable rates of return for the time. But secondly, and more interestingly, the investment in chawls by agriculturalists and merchants, it is suggested, was done in order to protect their other investments -- the industries themselves. To ensure a sufficient and stable workforce for the mills in which they had invested, they logically created workers' housing as well.<sup>65</sup>

By the mid-1930's the mills were no longer in a position to absorb all the incoming migrants, and as a result, the new households began to find themselves under and unemployed. Along with the shortage of industrial jobs came a shortage of housing units. Not only was there no longer a need to entice workers to the mills, but as well, by Independence in 1947, the Bombay Rent Control Act had passed limiting the return on, and therefore the worth of, chawl investments. As these row houses ceased to be built, squatter communities began to emerge. However, these illegal communities were few in comparison to the phenomenon of the quasi-legal rental land sub-division which was developing.

Both in the open spaces among the row houses and on the extra agricultural lands not already sold off to industrialists, a quasi-legal rental housing market developed (See Appendix 6f). In some cases land was sub-divided by an owner into plots of, on average, 9' x 9' (approximated) and was rented out to a household which would then construct its own hut. In other cases, the owner would not only sub-divide his land but would also develop small units for rent. In both cases, very small plots were mapped out in order to allow for as many renter households as possible. The 1976 Ahmedabad Slum Survey found that almost 80% of all settlements were on privately owned land and that among those which had

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<sup>65</sup> Conversations with N.R. Desai, 4/4/90, 4/18/90, 4/29/90 and Achudyagnik 4/19/90 and 4/26/90.

been developed on public lands (ie., the typical squatter), most had been created only in more recent years (See Appendix 6g(1) and 6g(2) and Appendix 6h). This indicates that quasi-legal subdivisions have historically been the more common form of housing chosen by low income households in Ahmedabad. It appears that new residents preferred to live in a small unit, at an affordable rent, made openly available by a legal landowner, than to risk being displaced from lands illegally taken-over (ie., as squatters).

It has been speculated that the sub-dividing of land for the purposes of low income housing rental continued even after the Rent Control Act came into existence, because the City had grown up around what had once been the periphery, and with those few, small plots of land still undeveloped, there was little else to do except use them for such housing. Although this use was not as profitable a venture as it once had been, the practice of asking for key money, or pagadi, had become commonplace, and, therefore, the renting out of land for these units was not as unprofitable an undertaking as it might have been.

As Ahmedabad grew, it incorporated these once peripheral communities. Along with this incorporation came regulations, and as properties came under the jurisdiction of the City, they became subject to taxation and other ordinances. While Rent Control Laws made investment in low income housing less profitable, taxation created such a burden that many owners eventually felt they had to abandon their lands. Among those landowners who did not abandon their properties, there is now a significant sale of their land plots to the tenants.

Despite their lack of profitability, a new incentive to develop rental housing units (not room rental units) was created by the 1965 Master Plan which slated certain regions of Ahmedabad for greenbelt development. Many landowners who were to have their property taken over for that belt, preempted the governmental action and made low income units and land available for rent, with the idea that once they (the owners) had acted and created housing, no one would, or perhaps could, do anything

to take the land back. These property holders counted on the fact that any existing legal mechanisms which might be used by the government, would function too slowly to have any real effect.<sup>66</sup>

In 1976 the ULCRA passed and, as noted, a new disincentive for the development of quasi-legal subdivisions was created. Since the poor's need for housing has not diminished just because land for that purpose has become tighter, squatting has become more prevalent than it once was.

The need to squat has been intensified not only because of tighter land markets, but also because of communal rioting which occurred in the early 1980's. Out of a new sense of insecurity, many poor Muslim households moved to be nearer to other members of their religion. The only land available was public land which is where, therefore, their settlements have grown.

More common now than squatter communities, however, is the illegal subdivision -- that is, rather than a group taking over a piece of land, one or a few individuals claims an area, subdivides it, and sells or rents unserviced plots - sometimes with a unit already on it, and often along with a "guarantee" of protection. Sometimes the original inhabitants are, in fact, able to assure protection from removal because of their political connections. These original squatters often become slumlords, developing units on a large scale, with little symbiosis in their landlord/tenant relations.

The evolution of Ahmedabad's low income housing delivery system, beginning with the first industrialists through to these slumlord-type providers, has been somewhat unusual when compared to the development process of most low income, urban housing markets of the developing world. Nonetheless, the City now appears to be slowly heading in a direction comparable to many of these

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<sup>66</sup> Conversation with Kirtee Shah, Executive Secretary, Ahmedabad Study Action Group (Development NGO based in Ahmedabad), 5/90.

other cities: with a significant number of squatter communities and a new trend towards larger-scale landlordism (Edwards (1982), Gilbert (1983), Peil (1976)) (See Appendices 8a and 8b).

Since its development has followed a different course from other third world cities, it is not surprising that Ahmedabad's space-sharing submarket has also developed differently. As already noted, the forms which space-sharing has taken in Ahmedabad are a reflection of its political, economic, and social experiences as well as the forms of low income housing tenure which exist. Whether the new low income housing trends towards squatting and larger-scale landlordism will have any effect on the City's space-sharing submarket is unknown. But squatting, at least, may foster an expanded room rental submarket.

#### **3.4.b. Social/Political/Economic Influences**

##### **Lack of Decision-Making Control**

What has occurred in Ahmedabad is the development of a low income housing market which, although driven by high demand and inadequate supply, has never consisted significantly of either (1) de facto homeowners (ie., squatters) on relatively large plots of land or (2) of renters on significant land plots, who later became owners; the low income residents of Ahmedabad have neither had control over their housing decisions nor owned land.

Herein lies one of the primary reasons that a room rental sub-market per se failed to develop on a larger scale in Ahmedabad. Unlike the South American and Indian cities discussed in Chapter Two, the low income housing delivery system which developed in response to urbanization in Ahmedabad was primarily one of quasi-legal rental units, rather than of "informal" homeownership through squatting. For example, in Madras, India, 88% of the slum communities are on government lands (ie, squatters)

versus the almost 80% in Ahmedabad who live on private lands.<sup>67</sup> The result of Ahmedabad's experience has been that new migrants have had a greater sense of security, but have lived in constrained spaces and have had little freedom over certain shelter and income-generating decisions. The low income housing delivery system of Ahmedabad pre-empted to a large extent the potential for room rental submarket development through low income homeownership opportunities, by making rental housing units available.

The 1976 All-City Slum Survey conducted by the AMC found that out of the 81,255 households residing in hutment-type low income communities, 52,580, or 65%, were renters of both their land and their structure (See Appendix 6i). The finding that there are so many house renters is an indication that a large number of households in Ahmedabad have little latitude to make decisions regarding unit additions or subdivisions to their homes.

### **Lack of Space**

This lack of freedom to make housing adjustment decisions is an important part of the reason that room rentals were found in such short quantity in eastern Ahmedabad. However, space constraints may be an equally important component of this room rental unit shortage. As so many of the residents we interviewed indicated, "if [they] had any extra space to rent out, [they] would be using it [themselves]. The majority of original huts built for rental purposes which were seen during the survey for this project, were eyeballed at 10'x 12' and housed on average 6.4 persons. This average, however, hides the actual situation of many families who are living in huts developed by more recent residents themselves, and who are sharing 8'x 10' units (and smaller), some with 10, 12, even 20 persons. Even at the average household density figure (6.4 persons/house), this allows for only 14 sq. ft. per person. The findings

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<sup>67</sup> Ahmedabad Municipal Corporation, Report on Census of Slums in Ahmedabad, India, 1976, and Madras Metropolitan Development Authority, "Highlights, I-Profile of Slums," Madras, India.

during this study are corroborated by another more detailed study conducted in 1987 which found that 75% of informally constructed housing consisted of 25 sq. m. or less (268 sq. ft. or less, approximated at 16'x16').<sup>68</sup> (See Appendices 6j and 6k). The 1987 study also found that 62% of the households in eastern Ahmedabad had only 6 sq. m. or less per capita (64 sq. ft., approximated at 8'x 8'), with 27% of those households having less than 2 sq. m. per person (21 sq. ft., approximated at 4.6'x 4.6'), and a 1984 study approximated housing units at 100 to 150 sq. ft. (10'x 10' and 10'x 15')<sup>69</sup>.

Although the spatial constraints found in Ahmedabad are severe, we cannot unequivocally state that these restrictions have stymied the development of a room rental submarket. While the spatial conditions have had some effect on that development, a comparison of the situation with other sites which have developed significant sub-unit markets, leads us to question the extent to which space constraints have actually imposed upon the growth of sub-units in Ahmedabad. For example, in Las Colinas, Bogota, Colombia, Popko found that 28% of the households used their homes for income generating projects. Seventeen percent of these projects were room and apartment rentals (sub-units being the dominant form of residential rentals). Yet in 1967, with 10 sq. m. per person (or 107 sq ft, approximated at 10'x 10') being considered the minimum for healthy living, less than 2% of the residents had this amount of space available to them. Instead, more than 80% lived in five sq. m. or less (54 Sq ft, approximated at 7'x 7'). Although the original invaders had secured large lots for themselves, they had quickly subdivided them and sold off land parcels to new arrivals.<sup>70</sup> Forty percent of the lots in Las Colinas were between 70 and 100 sq. m. (749 to 1007 sq ft, approximated at 27'x 27' to 33'x 33'), but 60% were only 10 to 30 sq. m. (107 to 321 sq ft, approximated at 10'x10' to 18'x 18').<sup>71</sup>

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<sup>68</sup> Meera Mehta and Dinesh Mehta, Metropolitan Housing Markets, p. 69.

<sup>69</sup> VIKAS, Slum Upgradation Project for the City of Ahmedabad, A Project Proposal for The World Bank Assisted Programme for Ahmedabad Municipal Corporation, Ahmedabad, India, 1984, p. 20.

<sup>70</sup> Edward S. Popko, Squatter Settlements and Housing Policy, p. 72.

<sup>71</sup> Ibid, 72.

While the experience in Las Colinas calls into question any notion that constrained living spaces make room rental submarket development impossible, the experience of 13 low income communities in Madras and the 1977 Dandora Project in Kenya demonstrate that larger plots are at least conducive to such development. In Madras, where 35% of the houses in selected sites had room renters, the average plot size was 247 sq. ft. (16'x16').<sup>72</sup> These larger plots are the backdrop for families which on average measure 5.1 persons per family (as found in areas of the City where the majority of low income people live (Zone I)). This allows for 48 sq. ft. per person or 7' x 7'.

In the Dandora project, where 76% of the units had room rentals, plot sizes were even larger at 120 sq. m. (1284 sq. ft., approximated at 36'x 36').<sup>73</sup>

The spatial and decision-making constraints which appear so fundamental to the lack of room rental development in Ahmedabad, seem even more basic to the explanation for why sub-units were not found in significant numbers, when we look at where these units actually were found. The few room rentals which were located, were found in the legally owned, owner-occupied public housing units. Plot sizes there were considerably larger than in the quasi-legal communities, and the housing structures were reinforced to allow for upper extensions.<sup>74</sup>

### **The Absence of Second Floor Construction**

Although most low income residents of Ahmedabad (excluding these public housing residents) live on smaller plots of land than do many residents of the developing cities discussed earlier, and

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<sup>72</sup> Chetan Vaidya, Shelter Type, Income, and Rentals in Selected Improved Slums of Madras(single table given to author during meeting 3/12/90), Operations Research Group, 1987.

<sup>73</sup> Harmut Schmetzer, "Slum Upgradation and Sites and Services Schemes," p. 20.

<sup>74</sup> Meera Mehta and Dinesh Mehta, Spatio-Temporal Patterns of Settlement Evolution: A Comparative Study of Two Low-Income Settlements in Ahmedabad, Center for Environmental Planning and Technology, 1988, p. 23-28.



historically, the land delivery systems of Ahmedabad have limited most inhabitants' decision-making abilities regarding housing adjustments, one has to ask why these Ahmedabadi residents did not build upwards (that is a second storey) like so many of their counterparts in other countries<sup>75</sup> once landlords had abandoned their properties or sold them off to the residents themselves. I can suggest five reasons for a lack of second-storey room rental development in Ahmedabad. However, these explanations conjectural and need further investigation. The reasons are as follows:

1. The household incomes of Ahmedabad's low income residents are too low, precluding initial investment in construction.
2. There is a lack of know-how among the residents.
3. For some who share walls with neighbors, there can be problems of staircase placement.
4. Slumlords filled the void left by landowners as the latter abandoned their plots.
5. The joint-family culture may preclude room rentals per se.

To understand whether the first explanation is valid or not requires that a comparison be made of Ahmedabad household earnings with those of other low income city dwellers from around the world. Reported as it was stated by the residents of Ahmedabad themselves, however, the low income households of this City are not able to afford a second-storey, nor the reinforcement of the first floor that a second level would require. They have little savings (as already noted 74% of the households are able to save less than U.S. \$3 per month<sup>76</sup>), and they lack access to financing. A 1984 study of 1,129 low income families found that 65% of the families had monthly incomes ranging between U.S. \$12 and \$48, with 23% of them earning between U.S. \$24-\$36.<sup>77</sup>

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<sup>75</sup> Michael A. Edwards, Characteristics of the Rental Housing Market: The Supply Side, Paper presented at UNCHS Expert Group Meeting on Rental Housing in Developing Countries, Rotterdam, October 9-13, 1989, p. 154 and Andrew Marshall Hamer, Bogota's Unregulated Subdivisions, p. 51.

<sup>76</sup> VIKAS, Slum Upgradation Project. Dollars are calculated in baseline 1989.

<sup>77</sup> *Ibid*, p. 21. Dollars are calculated in baseline 1989.

A rough comparison with two other cities shows that the low income residents of Ahmedabad do indeed seem to have smaller incomes than either of their counterparts in Bogota or Madras. Popko noted that in the barrio of Las Colinas, Bogota, 21% of the families in 1969 earned less than U.S. \$50 per month, another 35% earned U.S. \$52-\$102 per month, and 18% earned U.S. \$104-\$151 per month.<sup>78</sup> Another study conducted in 1967 in the same settlement found that 53% of the inhabitants interviewed were willing to spend U.S. \$4-\$8 a month for improvements on their houses, 10% would spend U.S. \$8-\$12 per month, and the rest would spend no more than U.S. \$4 per month.<sup>79</sup> These investment figures are higher than the entire monthly savings rate for a low income family in Ahmedabad.

In Madras, incomes were similarly found to be higher than in Ahmedabad. In 1986, a study found that the average monthly income for owners based on thirteen slums was U.S. \$51, including room rental payments.<sup>80</sup> In other slums this income was calculated at an average of U.S. \$80 per month for owners and U.S. \$65 per month for tenants.<sup>81</sup>

These figures are only rough and do not cover a large enough sample size to be statistically valid. However, they do serve to suggest that the residents of Ahmedabad may indeed be more highly constrained financially than are their counterparts in other developing cities.

An understanding of costs of construction is also important for an analysis of financial constraints on space-sharing production. In Ahmedabad, households are willing and/or able to spend no more than U.S. \$300 for the construction of their housing units.<sup>82</sup> What the cost is in other cities of the

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<sup>78</sup> Edward S. Popko, Squatter Settlements and Housing Policy, p. 72. Dollars are calculated in baseline 1980.

<sup>79</sup> Dollars are calculated in baseline 1980.

<sup>80</sup> Ibid.

<sup>81</sup> Chetan Vaidya, Shelter Type, Income, and Rentals in Selected Slums of Madras, Operations Research Group, Baroda, India, 1987, pp. 6-7. Dollars are calculated in baseline 1980.

<sup>82</sup> VIKAS, Slum Upgradation Project, p. 2. Dollars are calculated in baseline 1989.

developing world is unknown to the author. However, a comparison of these costs would be useful in developing an understanding of Ahmedabadi residents' ability to further develop their space-sharing sub-market.

Another reason offered by residents for the lack of second-storey construction was a shortage of know-how. This lack of knowledge was particularly of concern to female-headed households. However, inexperience ought to be less problematic than financing or cultural patterns (such as the joint-family) given the findings of numerous studies which indicate that low income housing construction is more often done by small-scale contractors than by the families themselves.

Density conditions within some settlements may have also caused problems for second-storey construction. Having a second floor requires a staircase. Because many units back on one another and/or share walls with neighbors, some families may find it difficult, if not impossible, to access an additional level. Although stairs could conceivably be built inside the primary dwelling, units are so small that any arrangement which detracts from living space will be painful.

A fourth reason that some sub-units may not have been constructed after landowners abandoned their plots, is similar to reasons which predominated while landowners were still involved with their holdings; in many cases, slumlords stepped in to fill the void left by landowners, similarly disallowing room rentals, and wielding such power that residents were too intimidated to build up.

It is quite common in the low income communities of Ahmedabad for slumlords to exist. There seems to be a slumlord factor in household decision-making, at least as those decisions relate to room rental construction. Several persons in various communities stated that their slumlords would not tolerate an addition-on to their homes for the purpose of renting out a room. The residents indicated that the slumlord would charge them double the amount he presently levied, making a rental unit less than cost-

effective. The residents also felt that slumlords would resent the owners' new position as landlords themselves and would feel threatened by the development of such "power" positions in his community. Urban and Community Development Department social workers held the same impressions of slumlords as did the residents.

Finally, the strong tradition of the joint-family may have played a significant role in many decisions not to construct second-storey's for rental purposes. Some residents interviewed during this study offered comments such as, "We have a daughter-in-law and a grandson living here. How could we let a stranger live with us?" This does not, however, explain why these householders did not expand their structures to make more room for their own joint-families. Since conditions are certainly overcrowded and families seem to want to maintain their joint-family tradition, reasons for the lack of second-storey construction must be greater than a simple factor of the joint-family.

### **The More Common Form of Space-Sharing - Joint-Families**

Space-sharing is a common housing mechanism, particularly in crowded conditions such as those found in the urban centers of developing countries. Room rental units are one common form of space-sharing. However, they are neither the most typical nor the preferred type in Ahmedabad. Rather in this City, the joint-family is the favored form of space-sharing.

As with room rentals, space-sharing among extended family ought to be appealing to planners as a low income housing mechanism to be fostered. The benefits accrued to households through both of these forms of space-sharing include (1) the enhancement of household incomes, (2) the provision of housing for families which would otherwise require separate plots of land were they not sharing, and (3) the economic and social symbiosis which exists between primary and sub- or secondary families.

Although in the past, room rental units seem to have developed to only a limited extent on the eastern side of Ahmedabad, this does not preclude their future development or the further enhancement of other forms of space-sharing. We now turn to an examination of whether or not governmental support of such development would be desirable, and concluding that it would be a positive contribution, we offer some suggestions as to how such support could be offered.

## CHAPTER FOUR

### The Fostering of Space-Sharing in Ahmedabad

In-migration to the City of Ahmedabad has slowed considerably in the past few decades (See Appendix 6b). Although its internal growth is still significant, its rate of in-migration has decreased. As a result, the City now has some breathing space in which to work in. However, in the near future, Ahmedabad may experience an economic resurgence born out of several development projects now in progress. With these new projects, a new wave of in-migration is likely to occur. Ahmedabad must respond proactively to this potential situation by beginning now to make institutional changes in the manner in which the City handles its low income housing situation.

#### 4.1. The Need for Space-Sharing in its Future

The future state of low income space-sharing in Ahmedabad will depend significantly upon the condition of the rest of the low income housing market. On the demand side, the status of low income housing will be determined by the present and future conditions of those factors discussed in Chapter Three: population growth rates, economic conditions of individual households, cultural attitudes and expectations, etc. The supply side of low income housing rests upon material, financial, and land markets. Although this paper cannot examine these many facets of the housing market thoroughly, we can examine them briefly and offer some insight into the prospective housing conditions of Ahmedabad.

Shifts in population will have an important impact on housing conditions in Ahmedabad. If the City's annual growth rate continues at the present 3.56%, metropolitan Ahmedabad appears likely to double its population from 2.63 million in 1981 to 5.34 million in 2001 (See Appendix 2).

The number of units created to meet this increase in population will depend greatly upon the economic situations of the City and its poor. At present, as already discussed, Ahmedabad and its people are not in a healthy financial condition. The textile industry's closures have been painful all around. However, there is potential for future economic growth which could considerably improve the present situation.

Three projects presently in the pipeline hold potential for economic growth. These are the Narmada Irrigation Development Project, the Underground Coal Gassification Project, and the Ahmedabad-Bombay Expressway. These projects may not only halt economic decay, but may also draw residents out of the AMC and into the hinterlands where production and employment are already expanding.

While these projects are sure to help the macro-economy of Ahmedabad and its surrounding regions, it is still to be seen whether these ventures can produce economic growth which will help the lower income populations.

If economic growth in Ahmedabad brings with it healthier public coffers, perhaps a certain amount of the wealth will be redistributed to the poor through low income housing investments. However, given past trends, this is not to be counted on. In view of the unlikelihood of this wealth redistribution, the lack of participation by the formal private sector in the past, and the inability of present schemes to reach low income people effectively, one can project that the dominant mode of low income housing creation will continue to be through the "unorganized" sector.

The present cost of constructing houses in any "organized" housing scheme in Ahmedabad, whether by a governmental body or a non-governmental organization ranges from U.S. \$1,200 to \$1,500. In contrast, 80% of the low income populations, who put housing as a lower priority, are willing and/or

able to spend no more than U.S. \$300 (figure calculated on the basis of the materials used by dwellers in constructing their homes). It is questionable whether a housing delivery system can be developed which will produce shelter solutions within the reach of these low income populations, at the speed and cost that they need.<sup>83</sup> Because there is little indication that such delivery systems will be developed in the near future, it is likely that the stock of "informal" housing in Ahmedabad will increase from its 1981 level of 118,000 units to approximately 280,000 units by 2001.<sup>84</sup>

While the majority of the low income housing growth will continue to come through the "informal" housing delivery system, that system, as noted earlier, has changed in form. As the land markets have changed, the actors interested in investing in low income housing have also changed. With the most recent trend being towards illegal subdivisions of land for low income rental units, we can ask, has Ahmedabad now witnessed a complete low income housing life-cycle? Will room rentals develop on a larger scale as a result of the increased number of squatters? These questions can be answered only by watching and waiting, but if Ahmedabad has reached a parallel position in low income housing development with other cities of the developing world, as it appears to have, the probability is that squatting will decrease in prevalence and larger-scale landlordism will grow stronger. Whether this larger-scale housing will turn out to be a benevolent, malevolent, or neutral low income housing delivery mechanism is not well known, but at least one study conducted in Nairobi seems to indicate that a less than positive situation is created for the tenants of such housing.<sup>85</sup> Can this be avoided, or at least made less severe through the development of an expanded space-sharing market in Ahmedabad? Can a room rental submarket be developed in the City? These questions will have addressed through further study, but the author speculates that such a submarket would indeed be a

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<sup>83</sup> VIKAS, Slum Upgradation Project for the City of Ahmedabad, p. 2. Dollars are calculated in baseline 1989.

<sup>84</sup> Meera Mehta and Dinesh Mehta, Metropolitan Housing Markets, p.300.

<sup>85</sup> Philip Amis, "Squatters or Tenants: The Commercialization of Unauthorized Housing in Nairobi," World Development, Vol. 12 (1), 1984.



positive contribution to the low income housing market and further, that such a low income housing submarket could be fostered through support from the Municipality.

#### 4.2. The Relevance of Space-Sharing

Based on the implications of the studies reviewed in Chapter Two, the author proposes that space sharing arrangements can be practical, efficient, and supportive housing mechanisms. Since Ahmedabad's present low income housing system does not seem capable, on its own, of providing sufficient numbers of units, in healthy environments, at affordable costs, the author proposes that the various forms of space-sharing be stimulated artificially as one of the state's and Municipality's mechanisms for addressing their dearth of low income housing. How to do this will be discussed in Section 4.3 of this Chapter.

Not only can space sharing serve the needs of the poor, but also those of the government. As Stephen Mayo pointed out in *Urban Edge* (1984), rental housing policies, including the promotion of room rentals, are important in fulfilling the objective of most governments to provide "as much shelter as possible with limited resources." The advantage to governments is not that room rentals require less resources, but that, like self-help housing, the resources come from the low income homeowners themselves.<sup>86</sup> As a result, any decision to support space-sharing opportunities would be both cost-efficient and politically advantageous.

The reasons favoring governmental support of space sharing are numerous. Space-sharing provides low income housing stock without requiring additional land, thus relieving pressure on squatting tendencies. It requires little in the way of administrative investments and, through increased household incomes, supports governmental ambitions of cost recovery for their upgrade projects. Although space-

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<sup>86</sup> Susan Ruth Bailey, *Causes, Effects, and Implications of Subletting*, p. 25.

sharing in the form of joint-family structures does not bring in new funds to the household through rent, it does enhance total income through pooled earnings and in-kind contributions. And, because of the increased household incomes, governments are better positioned to offer costlier standards of infrastructure.<sup>87</sup> Finally, space-sharing requires relatively small development investment, as compared to other housing mechanisms, so it responds more quickly to demand.

The need for development of low income housing in Ahmedabad is indisputable. The government has long since recognized this need, but has not always fostered the most effective programs in support of such units. Public housing has often been too costly and too limited, sites and services projects have frequently been poorly located, and infrastructure provision has, at times, proven unaffordable to both individual households and to public coffers.

The author now argues for a new governmental effort to meet at least part of this low income housing need - efforts in support of enhanced space-sharing (that is, room-rental additions and expanded joint-family homes). Given the demographics and cultural preferences of Ahmedabad, there is a need to support both of these types of space-sharing. In the present socio-political context, it is more important to emphasize the structural reinforcement and expansion of joint-family homes, but if in the future a new flux of in-migration occurs, this focus will need to be expanded to include a greater emphasis on room rentals as well.

#### **4.3. How to Foster Space-Sharing**

The following recommendations for the enhancement of a space-sharing submarket are made with the expectation that the political-economic climate of Ahmedabad is not going to change drastically in the near future. Therefore, to summarize, we assume that,

1. income levels among the poor remain, for the most part, at present levels;

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<sup>87</sup> Ibid, p. 40.

2. the City's economic base remains, for the most part, at its current level, and therefore, low income housing construction subsidies are not likely to become available on any greater scale;
3. the Rent Control Act stays in its present form;
4. the Urban Land Ceiling Regulation Act remains intact, and the and buying-off of officials continues, therefore contributing to a continuance of tight land markets;
5. housing standards remain at such a level that it is difficult for the poor to afford public units, resulting in the frequent sale of EWS/LIG units by low income households to higher income groups;
6. Squatting is not tolerated well except when an official is bought off - usually by a slumlord;
7. Large scale illegal subdivisions become more common along with their potential for landlordism.

Fostering a space-sharing submarket in Ahmedabad requires firstly that other more fundamental policies be in place. Thus, support for space-sharing opportunities entails initially three broad interventions which foster security of tenure and decision-making control.

- a. Public purchase of private lands on which poor communities reside, in order to sell/grant title or lease the land to these low income residents. Titling/leasing of lands to residents of squatter communities. Provision of infrastructure. Financial and technical encouragement of space-sharing among these communities.
- b. Releasing reserved public lands to low income households to enable homeownership, providing infrastructure, and encouraging space-sharing through financial and technical assistance.
- c. Advancing the existing low income ownership market's ability and willingness to expand by intervening to break through certain barriers such as insecurity of tenure and slumlord control.

### **Establishing Homeownership First**

Since it is believed that a room rental market has not developed in Ahmedabad to the same extent as it has in other developing world cities because few low income residents of Ahmedabad have owned their homes and most, therefore, have lacked control over many housing decisions, the three initial approaches here are firstly based on the notion of a stronger low income homeownership market. In order to establish wider-spread homeownership (particularly among middle-lower income residents who are the ones positioned to both afford homeownership and to develop room rentals) one of the many challenges the AMC will have to face is the development of purchase agreements with landowners of

quasi-legal settlements. This, however, will be essential if low income residents are to develop shared space to any significant degree.

More complicated to manage in this effort to establish wider-scale low-income homeownership is the purchase of illegal subdivisions. Public purchase of the land upon which these settlements have grown is complex, not only because it is difficult to know who holds legal title, since the land developers are often not the owners, but as well, because any purchase effort will be subject to the buying-off of officials, the falsification of land titlements, and will probably lead to lengthy court battles between claimants of the land (in the Indian system, this can mean up to ten years). It will, therefore, be more efficient to begin the purchase and resale/leasing effort with quasi-legal and squatter settlements for which ownership is clearer. If these procurement efforts are carried out smoothly, and owners are fairly compensated, the actual holders of the land on which illegal settlements have developed may be moved to sort their claims out on their own before the public sector becomes involved.

Public land holdings, beyond those already taken over by squatters, must be brought onto the low income land market by the government. As has been noted, there are lands which are already "available" for low income housing development, but which are caught up in the politics and bureaucracy of the City. Instead of holding it until the timing is right politically, financially, and/or administratively for low income public housing construction to occur, efforts must be made now to release these lands directly to low income households.

Any effort to release additional lands should also include the reorganization of the Urban Land Ceiling Regulations Act. As noted, intent behind the Act is good. The problems derive from its implementation. It will no doubt be difficult to rout out the corruption and inefficiency which plagues land-acquisition efforts under this Act, but at least the funding for land purchases of plots to be used in

low-income housing developments might be found through the World Bank-backed Slum Improvement Project which the AMC has already committed itself to.

Once purchase agreements are established between landowners and the government, the Municipality will have to decide upon what mechanism(s) to use in order to stabilize the tenure situation of residents. It must be questioned whether granting land title to residents is necessary - is it the most effective alternative socially, fiscally, and politically, given that perceived tenure will almost assuredly develop once infrastructure is installed if such a perception does not, in fact, already exist?<sup>88</sup> For example, in El Salvador, Burns and Shoup found that 80% of the slum dwellers perceived themselves as owners without actually possessing legal title.<sup>89</sup>

Several concerns have been voiced over the granting of legal tenure to low income households such as these. In a tight land market, as there exists in Ahmedabad, the granting of title along with the provision of infrastructure can lead to the selling off of land by the poor to higher income individuals. Secondly, titled land can be used as collateral to gain access to financing (ie, one method of developing an immediate stream of income) rather than used to create a room rental submarket (as is socially more beneficial). Even worse, however, than the retardation of a room rental submarket, is the possible loss of their land by low income households through an inability to repay loans they take out against it. The legitimacy and paternalism of these concerns has been questioned, however. If residents prefer to use their legal property to increase their immediate incomes rather than their asset base, whether at a high risk or not, should they not have that right?

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<sup>88</sup> William Doebele, "Selected Issues in Urban Land Tenure," Urban Land Policy Issues and Opportunities, Vol.1, World Bank Staff Working Paper, No. 283.

<sup>89</sup> L.S. Burns and Shoup D.C., "Effects of Resident Control and Ownership in Self-Help Housing," Land Economics, Vol. 57, No. 1, Feb. 1981, p. 109 and 114.

One experience in upgradation without land regularization adds a note of caution to the other side of this title granting argument. The Slum Areas Act of India opted not to distinguish between legal and illegal settlements in upgrading efforts, choosing to improve conditions in all communities. While this decision limited land speculation and price increases in the unregularized communities, as well as avoided time consuming and costly titling processes, it allowed tenants, both room renters and house renters, to go unrecognized as long-term residents, and in an indication that tenure is the least stable aspect of room rental situations, owners to evict these original renters once upgrading had been completed (for reasons such as a desire to let to new tenants at higher rents).<sup>90</sup>

An alternative to the granting of title is to provide long-term leases. An upgrading project in George, Lusaka, Zambia has provided 30-year occupancy licenses to its low income residents. This type of procedure would allow for one complete generation to grow in a secure environment, and assumedly, the leases could be renegotiated at the end of that time. This leasing system would do away with costly, time-consuming titling processes, would allow the government to retain the lands among its portfolio, and would still foster the sense of security necessary for investment in space-sharing capacity to occur.

Whatever the decision regarding tenure, it must be remembered that although neither squatters nor quasi-legal residents may require full title to the land, at least their perception of secured tenure must be strong.

Among the low income populations, there are some households who already have legal title to their homes and are, therefore, better positioned to receive space-sharing development assistance than any of the other two groups of quasi-legal residents or squatters. These households can be found both among what were once entirely quasi-legal subdivisions and among low income public housing complexes.

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<sup>90</sup> Susan Ruth Bailey, Causes, Effects and Implications of Subletting, p. 43.

To reiterate, all of the above approaches are directed at the creation of a low income homeownership market and through it, the removal of some of the barriers which hinder residents' ability to make housing decisions. While homeownership is obviously a different form of tenure from either room rentals or other space-sharing mechanisms, it is, nevertheless, the essential element in both the development of room rental units and the enhancement of joint-family living. Fostering homeownership opportunities must, therefore, be the first step taken in promoting a fuller space-sharing market in Ahmedabad.

### **Providing Infrastructure**

Many studies have shown that homeownership is not the only mechanism through which people develop a sense of security. Security has also been created through the provision of infrastructure. Along with the increased sense of stability, home expansion for the purposes of space-sharing hopefully also develops. While water, drainage, and toilet facilities must be a government priority for both health and stability reasons, the AMC needs to consider the fact that space-sharing will increase density and may strain systems. In providing the type of services which can support the entire community, the government should be cautioned against the squeezing-out process by upper income groups. Changing infrastructural technologies in order to upgrade, doesn't need to mean "modernizing" by moving from systems such as pit latrines to those such as flush toilets. This may only attract upper income groups. Rather improving systems through new technologies with greater capacities would be more efficient and less conspicuous to potential buyers.<sup>91</sup>

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<sup>91</sup> Ibid, p. 95-96.

### **The Issue of Slumlords**

One final comment, not specifically targeted at homeownership, but certainly directed toward the issue of control, is a note on slumlords. As stated, slumlords are very common among low income settlements in Ahmedabad, and the author has speculated that these "lords" have been one of the barriers to room rental development through the power they wield and their disallowal of room rentals. Granting legal title to residents and providing infrastructure may help to remove some of the power wielded by these *dadas*, but what is really required is community awareness of their own rights and powers, and the elimination of corruption within the ranks of the government.

As was discussed in Chapter Three, numerous barriers impinged upon Ahmedabad's space-sharing submarket. Two of these impediments, security of tenure and decision-making control have been addressed previously. The removal of other barriers and mechanisms to further the space-sharing submarket are now discussed.

### **Removing Institutional Barriers - Government Attitudes Inhibiting Room Rentals**

To be effective in fostering space-sharing situations, the AMC will need to begin by questioning its own attitudes towards such units as both a part of the overall Slum Upgradation Project and a part of the entire urban environment. Zoning restrictions against multi-family dwellings that reduce income potential from room rentals must be avoided during land regulation proceedings. Although these restrictions never work completely, they do discourage room rental development. Like the area-wide declarations against such developments which zoning makes, upgradation projects have, in the past, disallowed room rental units on a community-wide basis. The reason suggested by one World Bank official, as noted earlier, is that a belief has predominated among government officials that households



which are publicly subsidized should not benefit financially from the government subsidies.<sup>92</sup> Of course, this prohibition works no better in a given settlement than in an entire area, as with the case of zoning, but like zoning ordinances, the disallowal certainly inhibits the submarket's growth. As recently as the Slum Improvement Programme of Madras, underway throughout the 1980's, room rental units have not been permitted in a major program.<sup>93</sup> Despite cases such as this Madrasi one, researchers believe that governments are beginning to recognize the role that room rentals can play in the provision of low income housing. In some countries, in fact, the role of room rentals has not only been recognized, but has been calculated into the design of projects as a way of financing housing.<sup>94</sup>

These rental income-enhanced calculations make it more likely that governments will be able to financially and politically sell upgrading projects as socially cost effective undertakings. As a result, municipalities are better positioned to do what John Turner is well known for advocating: they are in the position to do for people what people cannot do for themselves. Specifically, their function is to provide: (1) security of land tenure, (2) technical assistance, (3) loans, and (4) infrastructure.

### **Removing Barriers Produced through a Lack of Know-How and Creating Space - Providing Technical Assistance**

The issue of land tenure has already been discussed in the above section, so we move on to the second governmental function in support of space sharing development, the provision of technical assistance (TA). Research has found that individual households rarely do their own construction, and use, rather, local contractors for such purposes. Although informal contractors are usually capable of

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<sup>92</sup> Conversation with Stephen Malpezzi, The World Bank, Urban Development Division, 8/90; Stephen Malpezzi, Rental Housing in Developing Countries: Issues and Constraints, Urban Development Division, The World Bank, 1990, p. 19; and Douglas H. Keare and Scott Parris, Evaluation of Shelter Programs for the Urban Poor, 1982.

<sup>93</sup> Chetan Vaidya and K. Mukundan, Role of Rental Housing in Slum Upgradation Programme, p. 13.

<sup>94</sup> Ann Schlyter, "Commercialization of Housing," and Stephen Malpezzi, Conversation held 8/90.

most low income household construction needs, reinforcing already constructed houses in order to build an additional floor to provide residence for a second household can be somewhat more complicated.<sup>95</sup> In these cases, technical assistance should be made available. At the point where a second floor is being developed, TA, and simply advice, should be offered for creating a second entrance. Whether a family is interested in renting out space at the present time or not, a separate entrance would allow for the greater possibility in the future.

### **Removing Barriers Created through a Lack of Finances - Offering Loans and Affordable Pay-Back Schemes**

While the technical assistance can be offered free of charge, materials, contractors, and, in all likelihood, land cannot be offered on a complimentary basis. Unless loans for house expansion are made available on reasonable terms, along with the TA, household budgets will be strained to the extent that either default, abandonment, or sale of the land will occur. As well, before that point has been reached, other basic necessities will have been foregone, creating hardship among the families.

In making these low income home improvement/development loans, it is imperative that decisions be based on a realistic picture of the residents and the socio-political environment of Ahmedabad. If the political situation in Ahmedabad has any tendencies towards that of Madras, it will be important to recognize that loans made may never be repaid. In Madras, politicians garner votes by asking low income households, "Why should you pay for these loans? The money should be given freely to you." Politicians gain popularity among the people this way, with the implication being that if they (the candidates) win, the people will not have to pay back the borrowed monies. So, some of the poor do not pay. Payment in Madras seems to be done more on the basis of willingness than on ability.<sup>96</sup>

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<sup>95</sup> Rajesh Shah, Conversations held from 11/89 to 5/90.

<sup>96</sup> Chetan Vaidya and K. Mukundan, Conversation held 3/12/90.

If loans are seen, however, to be politically and financially a better option than grants, then loans for space sharing developments made to public housing owners and the purchasers of new land plots ought to be tied to the households' mortgage payments. Tying loans to titlements and mortgages will not only help to protect from default but will also create an incentive to develop space to share.

One cannot guarantee that monies made available specifically for space-sharing developments will be used in such a manner. Loans can be made only with the stated expectation that such space will be created and the assumption that many households, provided with money and TA will indeed enhance their structures in order to relieve overcrowded conditions among joint-families or to benefit from future streams of rental income. It is neither right nor effective to force such development, since room renters, particularly, will simply be evicted later if landlords do not wish to share with renters. However, an installment plan can be employed, with payouts being made only as progress on a specific space-sharing plan is made. While this still will not guarantee that, in the end, the space created will actually be used for a second household, it will serve as further encouragement towards that objective.

For those open lands which are released by public entities for the purpose of low income housing development, an effort to establish lease-cum-purchase agreements with the households should be made. This will enable more people to buy into the projects, since very few have significant savings, but will also cover public interests in the areas of cost-recovery and upward filtration. It will be important, however, to sell plots which are large enough to accommodate space-sharing yet still maximize the number of parcels available for purchase. Exactly how much land is enough, will have to be studied. But, it must be kept in mind that while affordability constraints limit what can be made available to low income households, it is better to cut back on non-structural materials and finishing than to reduce the total plot size or built up area since this inhibits the use of the homes for income enhancement.<sup>97</sup>

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<sup>97</sup> Meera Mehta and Dinesh Mehta, Spatio-Temporal Patterns of Settlement Evolution, p. 21.

Flexible financing loans should be made specifically for construction of space to share, calculating the enhanced income, as mentioned above, into the payback plan.

Another cost-recovery mechanism which has been used quite often and with considerable success is the revolving loan fund which relies on social pressures for repayment. Home upgradation community loan funds which are partially capitalized and administered-to by the Municipality can be established throughout settlements in Ahmedabad. Through these funds, it can be experimented as to whether small, short-term loans which facilitate typical incremental upgrading processes or larger longer-term loans, which facilitate the ability to construct space to share, are more effective in terms of cost-recovery and space-sharing development.

#### **Targeting Those Residents Who Are Not Yet Able to Consolidate Their Homes**

Within the spectrum of low income households, room rental accommodations are assumed to be produced by families in the middle of that income range. These households have been able to attain the initial stages of consolidation, but are still poor enough to require income beyond what they can make in the labor market to fulfill their own housing needs. Residents below this group are unable to consolidate. Above this group, they have no need to create room rental units. One governmental strategy could be to help residents, who are just below that line of initial consolidation, to develop. Consolidation to the point where taking in a tenant is possible would be of great benefit to both owners and renters. Another effort might entail developing programs which provide two-room cores (one for rental) along with multiple entrances and construction systems which can bear the weight of second stories, as well as loans which carefully consider the minimum-needs-for-consolidation.<sup>98</sup>

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<sup>98</sup> Op. Cit.

The development of a stronger space sharing submarket in Ahmedabad will not occur overnight. It will take time, and it will require a continued commitment on the part of the AMC to low income households and their housing needs. If, however, the public sector is willing to make a strong financial and political commitment to the poor residents of their City, it is argued that space sharing can successfully and effectively be fostered to a greater extent. Not only would this offer incomes and the means to create complete environments for homeowners, but it would also offer a scarce and highly demanded commodity for new and young urban families who can ill afford anything else. It would offer them a home.

## CHAPTER FIVE

### CONCLUSIONS AND RECOMMENDATIONS FOR FUTURE RESEARCH

#### 5.1. Conclusions

This study originally set out to understand space-sharing through the role which room rentals play in the lives of low income urban residents of eastern Ahmedabad. We theorized that room rentals, specifically, would develop to some extent in all industrialized cities since we presumed (1) that a high demand for low income housing existed, (2) that the amount of such housing was limited, and (3) that at some point in the development history of every city, there would have existed an ability to acquire sufficient plots of land to potentially allow for a room rental submarket to develop. Since room rentals were not found to any significant degree, we were forced to re-evaluate our theory. We discovered that not only had our original assumptions lacked sufficient breadth, but that those assumptions had themselves created barriers to understanding the particular space-sharing submarket of Ahmedabad.

It must be stated, however, that there may in fact be a significant room rental submarket existing in Ahmedabad, which was simply not located by the author. As noted in the methodology, only the eastern portion of the City was examined and even that sample was too small to be found statistically significant in its representation. Although, U.C.D. social workers interviewed subsequent to the community studies, felt that room rentals were not a usual phenomenon in that portion of the City, their response, may have suffered from communication difficulties between the author and her interpreters.

It may be that on the western side of Ahmedabad there is indeed a significant room rental submarket since a greater proportion of low income residents in the west are squatters. This is in contrast to the eastern portion where the poor are primarily quasi-legal subdivision renters. If the western Ahmedabad squatters felt secure in their tenure and were able to have claimed greater segments of land

than the quasi-legal settlers were allotted, then the squatter households would, potentially, have had a greater chance to develop room rental units.

The initial theory behind this study failed to recognize that space-sharing develops within a specific culture and that room rental units are but one response to that culture. Therefore, the theory also failed to consider the possibility of contextual barriers to the development of room rental units or, in effect, prerequisites for the development of such a submarket. This is why we have presented our discussion of space-sharing within its developmental context. In brief, these prerequisites to room rental development include:

1. homeownership opportunities,
2. space,
3. decision-making control,
4. governmental efficiency and effectiveness, and
5. cultural patterns conducive to this form of space-sharing.

From these findings we have developed a cultural definition of space-sharing which for Ahmedabad, emphasizes the joint-family over room rental units. Our original definition was so constricting that it failed to recognize room rental units for what they are in a broader sense - low income housing mechanisms which enhance household incomes for owners, which eliminate demand for additional land from second households, and which offer a place to live in better locations than could otherwise have been afforded. The rigidity of the definition further disallowed for the possibility that some of the barriers identified were not so much hindrances, as avenues down which variations on the room rental phenomenon could develop. In fact, this has been the case in Ahmedabad. This city has followed its own path, leading to the joint-family as the dominant form of space-sharing.

Although the joint-family is the preferred housing situation among Ahmedabad residents, crowding within them is not. The need for more space within these housing units has reached a critical level, and maintenance of the joint-family structure is reliant upon support for home expansion.

While many families require more space for the preservation of their joint-structures, others simply need housing or additional streams of income.

One of the few housing alternatives now available for Ahmedabad's low income residents is rental housing in one of the growing numbers of illegal housing settlements. While housing units in these communities may be comparable in certain ways to space-sharing, in as much as illegal units may be offered at affordable rent levels and may at times even be able to provide healthful infrastructure through political connections, it is speculated that the locations of these unauthorized communities are often less desirable, and the type of relationship fostered between landlords and tenants lacks the symbiosis of room rentals and joint-families. As a result, these rental situations may develop into the exploitative type of landlordism which is so often discussed as abusive and which would be desirable to avoid.

Public housing cannot be seen as an alternative to these illegal settlements since it is insupportable "for low-budget countries with rapidly growing and urbanizing populations[. Therefore,] most governments of these countries are faced with [the] simpler choice of supporting and enabling people to do what they are capable of doing (locally and for themselves), and of doing nothing, in which case the mass of people will continue to do what they can but under more difficult conditions and, in general, less economically and effectively."<sup>99</sup>

The Ahmedabad Municipal Corporation has made the choice to promote self-supporting efforts of its poor residents. In accepting this responsibility in a climate of limited funds, however, it is essential that the government understand where the optimal points of investment are. In the case of housing, we argue for particular support of the joint-family and room rental units. Monies invested in these forms of space-sharing benefit from a multiplier effect and serve physical, social, and economic needs of residents. Although room rentals are far from the ideal housing situation for either landlords or tenants,

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<sup>99</sup> John Turner, The Practical Significance of Housing Understood as a Process, Ahmedabad, India, 1974, p. 22.



they are more desirable than the few shelter alternatives now available to poor families; are more easily created by homeowners than are many other forms of income; and are financially more viable for governments than are public housing complexes or sites and services projects.

Perhaps someday Ahmedabad's low income residents will all have direct access to homeownership opportunities, but until the social, political, and economic environment of Ahmedabad and, indeed, of most developing cities changes, rental accommodations will be a necessity. Governments would do well to particularly emphasize those types of rental units which are most supportive of their low income populations. Fostering space-sharing mechanisms is a good point from which to begin.

## **5.2. Issues for Further Research**

During this study several issues have been raised which would be well served by further research. The primary one is that which the author initially set out to investigate. A deeper understanding of the role which space-sharing play in the lives of low income people is needed. A portion of that research should focus on the hypothesized symbiosis between landlords and tenants. The questionnaire developed for that original investigation is included in this paper as Appendix Eight.

Concurrent to a study of landlord/tenant relations in space-sharing situations should be a study of these relations in the various delivery systems including quasi-legal and illegal settlements.

With limited funds available to be invested in low income housing improvements, it is essential, as noted, that governments seek to understand which are the optimal points of intervention. One area of intervention which should be studied further is the size of land plots made available to low income households. It is important to understand more fully what, if any, relationship exists between plot size and the number of renters (if any) sharing a house.

At present the customary method of allotting land parcels indicates that smaller plots are thought of as more economical. Information collected for this thesis, however, indicates that this is not necessarily true. The study of the Madras Slum Improvement Project found that the larger the plot of land the more renters were accommodated and, therefore, the more income generated for the homeowner.<sup>100</sup> Popko found that in Bogota excessively small lots were sold with zoning laws against multi-family dwellings. Noting that these restrictions reduced income potential, he hypothesized that they were the cause for failure to sell all of the plots.<sup>101</sup>

The final recommendation, alluded to earlier in this paper, relates to housing loans and terms of financing. Typically houses are constructed through incremental additions to the structure, therefore requiring (or perhaps being caused by) small, short term loans. It is argued, however, that there is a certain point at which the number of tenant households in a house generates sufficient income to meet monthly loan repayments in full. The more rooms, the sooner this point is reached. Therefore, we question whether it would not be better to give low income families a house with many rooms or a large loan up-front for quick and complete housing consolidation.

Few studies have focused on rental housing, and even fewer on space-sharing. Multi-national organizations have, in recent years, begun to recognize the importance of rental units in the housing markets of developing countries, but have not yet incorporated them into their housing agendas to any significant degree. These organizations should begin efforts at incorporation by supporting further research into the various forms of space-sharing and by encouraging governments of developing countries to do the same.

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<sup>100</sup> Chetan Vaidya and K. Mukundan, Role of Rental Housing, p. 13.

<sup>101</sup> Edward S. Popko, Squatter Settlements and Housing Policy, p. 146.

## APPENDICES

## Appendix 1

### Definitions of Terms Used in this Study

A. **Space Sharing** is a housing form in which two or more households share the same housing unit, eliminating the demand for land. In some cases, as with room renters, each household has a separate dwelling unit; in other cases, as with the extended or joint-family and with boarders or paying-guests, two families live as one household.

B. **Room Rentals** are physically one-room, although on occasion two-room, dwelling units which are created through the subdivision or addition-on, of already existing dwelling units (that is, additions to the primary unit) by low income homeowners, potentially in any community in which these homeowners live. The primary dwelling unit of the housing unit is always occupied by a landlord who lives alongside his/her tenant(s), but who generally has a separate entrance from that which is used by the renter. Room rentals are not large-scale undertakings; landlords usually have only one or two such units.

Socially, room rental units often provide housing for persons known to the owner. It is common for a room renter to be a village compatriot, a co-worker, or the children of neighbors. Because tenants are so often socially connected to their landlords, landlord/tenant relationships start off at a more personal level than they could otherwise in an absentee or large-scale landlord/tenant relationship (ie., more interaction, greater emotional support, etc). In addition to the personal connectedness found between the two households, room rental tenancy is a mutually beneficial (supportive) relationship because each party (the landlord and the tenant) is dependant on what the other can offer. The stream of income brought in through rental payments, the access to housing in a preferable location, the access to services - all of these are supportive and stabilizing in the lives of low income households. However, although they offer support and stability in certain aspects of urban life, room rentals do not guarantee stability in all manners. The case of tenure is a primary example of this lack of guarantee. Tenure is usually based exclusively on a mutual understanding between landlord and tenant. Because of the established relationship between the two parties in some situations, a desire by landlords to retain the ability to evict and raise rents in other situations, and in certain cities, because of laws requiring two homeowners as signators (which can be difficult to find among low income households), lease-agreements are rarely drawn up. Finally, the social relations between landlord and tenant do not necessarily extend to the family table. Room renters have generally been found not take meals with their landlords.<sup>102</sup>

Economically, room rentals provide a second stream of income for landlords, either directly, through monthly payments or sometimes through in-kind labor. These rental units serve renters by offering them shelter which could not be found through registered housing mechanisms; they offer housing in locations and with services which people otherwise could not find or afford. Room rental units are generally provided on a small-scale with only one or two room rentals per housing unit. Their provision is done less as a business venture and more on a casual basis, as a means to provide the owner and his/her family with income for basic necessities. It is speculated that if it were not necessary, homeowners would probably choose not to have room rentals in their homes. Finally, establishment and collection of rent is often flexible, with landlords accepting the fact that rents cannot be set too high and that payments may be late at times.

C. **Dwelling Unit** is any room or group of rooms occupied or intended for occupancy as separate living quarters, usually having a separate entrance. A dwelling unit does not necessarily have a kitchen, toilet, and/or bathroom.

D. **Housing Unit** is a residential structure containing one or more dwelling units.

E. **Rental Housing Unit** refers to a housing unit which is inhabited by a household paying rent on that unit (exclusive of whether or not rent is paid for the land on which it sits). It may have a room rental unit within it as well, but the primary household rents the structure, in its entirety, from another party.

F. **Household** refers to a person or group of persons living in the same dwelling unit. This may include extended family (or subfamily) and boarders (or secondary family), as well as an individual primary householder or primary nuclear family. In the Indian context, these persons other than the primary household's nuclear family are referred to as joint-family members and paying-guests. Members of a household generally eat together.

G. **Primary Household** is that household which is headed by the primary householder.

H. **Secondary Household** is that in which the householder rents from the primary householder.

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<sup>102</sup> Michael A. Edwards, written communication, 10/17/90, and Chetan Vaidya, written communication, 10/22/90.

I. **Householder** or head of household refers to that individual in whose name the dwelling unit is owned or rented. Primary householder is that individual owning or renting the housing unit as a whole.

J. **Family** refers to a group of two or more persons related by marriage, birth, or adoption who are residing together in a single dwelling unit.

K. **Primary Family or Primary Individual** consists of the primary householder and his/her nuclear family.

L. **Subfamily** is an individual or family who is related to the primary householder and who lives together with that primary householder in the same dwelling unit. Subfamilies (often referred to as extended family) eat with the primary family and may consist, for instance, of parents of the householder or his/her spouse, siblings and their families, in-laws, married children and their families and perhaps even grown, male children<sup>105</sup>. In the Indian context, this living situation is known as a **joint-family**.

M. **Boarders** are persons unrelated but sharing the household with the primary family. Boarders generally eat with the primary family, share the home with the primary family, and in the Indian context, are referred to as **paying-guests**. Paying-guests are distinct from room renters who, for the most part, lead their separate lives in their own dwelling unit<sup>106</sup>.

N. **Owner** refers to anyone actually or implicitly owning his/her house whether he/she legally does or does not (this refers to the housing unit only, not the land). This includes, therefore, squatters who develop their own illegal housing unit on publicly owned land.

O. **Slumlord** in this context does not refer exclusively to the traditional definition of an absentee and/or abusive property owner. Slumlord may refer to such an owner, but it may also refer to an agent of an owner, an illegal sub-divider, or a self-appointed individual from within a community -- all of whom exert control over decisions affecting the lives of community residents and their housing conditions. Slumlords often exert force and often have political connections. These political contacts are often used in order to remain on illegal land and to acquire facilities such as electricity and water connections for the communities.

P. **Low income communities** (or settlements) will refer to groupings of housing units in which households, categorized on the basis of their income, live. Low income communities may be squatter settlements, quasi-legal land sub-divisions, low income public housing units, and Sites and Services Projects.

Q. **Unauthorized settlements and unauthorized units** will refer both to communities and to sub-units which have been developed without formal authorization; that is, without legal registration or standards. These include squatter settlements, quasi-legal land sub-divisions, and/or units in these settlements or publicly-funded housing developments which have not sanctioned rental sub-division.

R. **Squatter settlements** are communities of urban residents (primarily lower income) which have taken over and built homes on land not legally belonging to them. In this study, it will also refer to squatter settlements which may have at one time been illegal but which now have acquired legal title to their land. It will be made clear in the discussion if legal title has been granted.

S. **Illegal subdivisions** are settlements which have been developed on private or public lands by an individual or a few individuals who do not legally own the land. Sometimes the subdivision is undertaken by one or several powerful community members who sell or rent out plots and/or units to low income households and who then become slumlords. At other times, the subdividing is done by a few initial squatters who then rent or sell plots and/or units to other poor urbanites.

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<sup>105</sup> Drawing the line between child and adult is problematic. I would like to distinguish between dependent child and independent (albeit not in the Western sense of the word) adult, in order to establish potentially distinct households. Potentially, these children could be out on their own, earning a separate income and setting up their own household. For example, it is not uncommon for young male family members to leave their homes in the rural areas and migrate to the urban centers to find jobs. Whether this is likely to happen among both male and female children and whether the age of adulthood is 18, 16, or even younger, would depend entirely upon culture. A discussion of the Indian joint-family culture is included in Appendix Two of this thesis in order to begin exploring this issue of household definition.

When children within this age range do not move out of their family homes, but instead begin earning a living and contribute to the household income, it is not dissimilar to taking in a renter whose monthly payments are similarly an additional source of income for the household (Endnote: "Current Population Reports..." U.S. Census, 1983, p. 210.)

<sup>106</sup> Chetan Vaidya, written communication, 10/22/90.

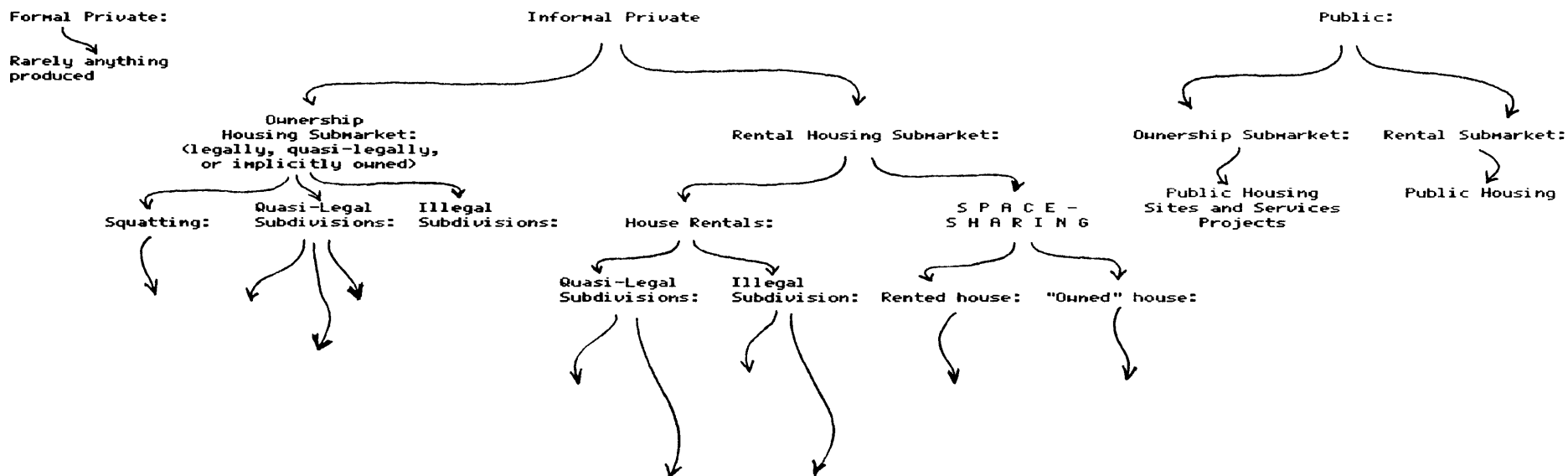
T. **Quasi-legal sub-divisions** are settlements which have been developed on privately owned land with the consent, and often the participation of the landowner but without the use of legal building permits or standards. Sometimes homeowners pay rent to the landowner or his middleman for the land and at times for a unit as well. In other instances, the homeowner purchases a plot of land from the landlord and constructs his own unit.

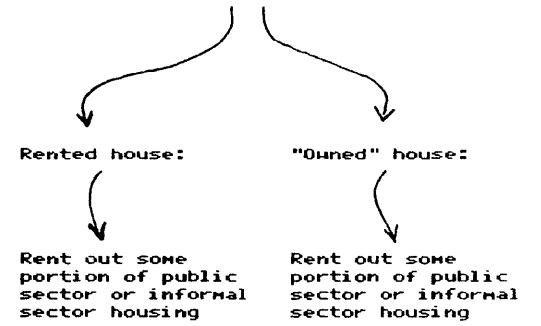
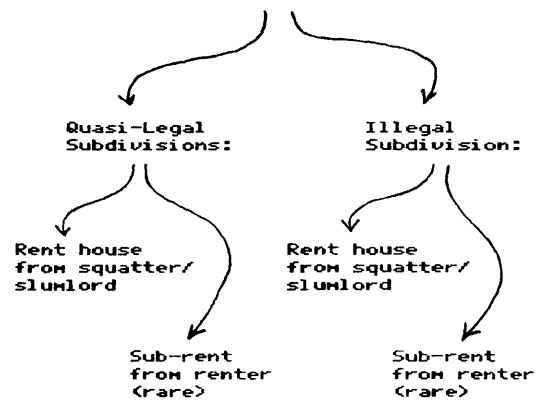
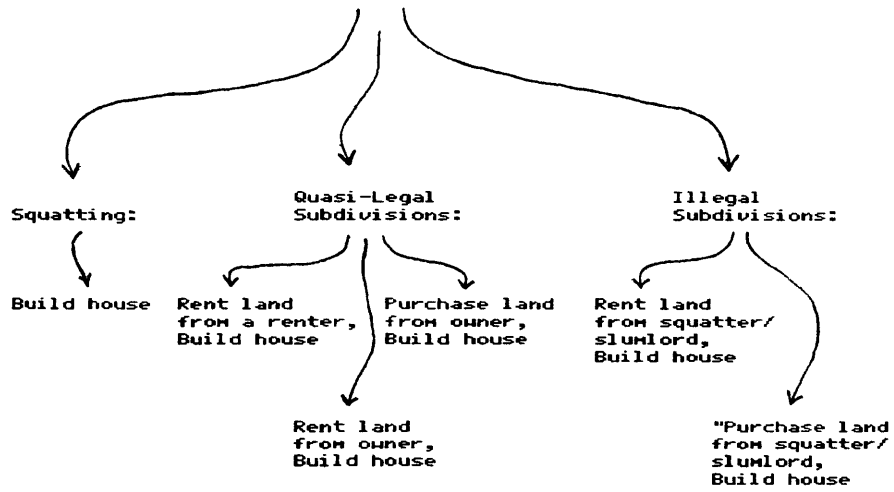
U. **LIG and EWS** refer to those households categorized by the Indian government as Low Income Groups (LIG) and Economically Weaker Sections (EWS) based on their monthly incomes. The LIGs earn up to U.S. \$42 per month and the EWSs earn from U.S. \$42 to \$90 per month.<sup>105</sup>

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<sup>105</sup> Dollars are calculated in baseline 1989.

Appendix 2  
 Low Income Housing by Delivery Systems







## Appendix 3

## DEFINING CHARACTERISTICS OF ROOM RENTALS

<p>Room Rental Units: Breakdown of Defining Characteristics</p>	<p>Room Rental Units: Also referred to as (1) Room Rentals, (2)Secondary Dwelling Units, (3) <b>NOT</b> as Rental Units or Rental Housing.</p> <p>Essential to keep in mind that as fuzzy as the definition of sub-units can get, the <b>primary characteristic identifying room rentals is the symbiosis created between the landlord and tenant.</b></p>
<p>Physically</p>	<ul style="list-style-type: none"> <li>* <u>Size</u>: Generally one room, although at times two or three.</li> <li>* <u>Structure</u>: Created out of already existing unit: subdivision or addition-onto of unit.</li> <li>* Could perhaps be detached from primary unit if sub-unit is within close enough proximity that it is still sharing facilities, and the landlord has only one or two single-room developments.</li> <li>* <u>Proximity</u>: Homeowner lives in same housing unit with his/her tenant(s). Potentially, these room rentals could be found in any low income community which hosts homeowners.</li> <li>* <u>Entrances</u>: When designed with non-relatives in mind, are usually created with separate entrances from that which is used by the primary household.</li> <li>* <u>Scale</u>: Are not largescale undertakings by landlord. No specific number of units, but more than three and it is beginning to become questionable whether the units are room rentals or tenements.</li> </ul>

<p>Room Rental Units: Breakdown of Defining Characteristics</p>	<p>Room Rental Units: Also referred to as (1) Room Rentals, (2)Secondary Dwelling Units, (3) <b>NOT</b> as Rental Units or Rental Housing.</p> <p>Essential to keep in mind that as fuzzy as the definition of sub-units can get, the <b>primary characteristic identifying room rentals is the symbiosis created between the landlord and tenant.</b></p>
<p>Socially</p>	<ul style="list-style-type: none"> <li>* <u>Inter-relations</u>: Often provide housing for extended family and known persons (ie., coworkers, village compatriots). The result - landlord/tenant relationships start off at a more personal level than in an absentee or largescale type of landlord/tenant relationship.</li>   <li>* <u>Symbiosis</u>: Sub-unit tenancy is a mutually beneficial (supportive) relationship because each party (the landlord and the tenant) is in need of what the other can offer. While certain stabili-zing aspects are more economically oriented, the maintenance of extended family systems and the ability to locate near one's "own people" are social stabilizers offered through this low income housing mechanism.</li>   <li>* <u>Tenure</u>: Tenure is usually based on a mutual understanding alone. Because of the personal relationship between the landlord and tenant in some situations, a desire by landlords to retain the ability to evict and raise rents in other situations, and in certain cities, because of laws requiring two homeowners as signators (which can be difficult to find among low income households), lease agreements are rarely drawn up.</li>   <li>* <u>Shared Meals</u>: Roomers who are not family members generally do not take meals with their landlords.</li> </ul>

<p>Room Rental Units: Breakdown of Defining Characteristics</p>	<p>Room Rental Units: Also referred to as (1) Room Rentals, (2)Secondary Dwelling Units, (3) <b>NOT</b> as Rental Units or Rental Housing.</p> <p>Essential to keep in mind that as fuzzy as the definition of sub-units can get, the <b>primary characteristic identifying room rentals is the symbiosis created between the landlord and tenant.</b></p>
<p>Economically</p>	<ul style="list-style-type: none"> <li>* <u>Income and Affordability</u>: Sub-units provide secondary income to landlords and offer shelter in locations and with services which could not be found through formal housing mechanisms at affordable rates.</li> <li>* <u>Business Undertaking</u>: Provision of the units is done less as a business venture and more as a means to provide the owner and his/her family with income for basic necessities. This is to say that, al-though the objective in creating the unit <u>is</u> profit, the amount garnered is relatively small and establishment and collection of rent is often flexible.</li> <li>* <u>Scale</u>: Generally, there are only one or two room-rental units per housing unit. The small-scale nature of these ventures is the reason that profits are so minimal.</li> <li>* <u>Rent Payments</u>: Establishment and collection of rent is often flexible, with landlords accepting the fact that rents cannot be set too high and that payments may be late at times. In general, how-ever, "rents are paid at regular intervals and are set by the market rate."</li> </ul>

## Expanded Methodology

Since much of the literature indicated that room rentals were a world-wide phenomenon (albeit one not yet highly studied), it was assumed that all industrial cities would have experienced at some point in their development histories the common migrant pattern of urban squatting and/or the sale of affordable land to low income households. It was further assumed that through this access to homeownership a room rental sub-market would have developed. Since local non-governmental organizations and persons involved in housing in India, believed (although without having studied it) that such units did indeed exist in Ahmedabad, India, we proceeded with the investigation focused on that city.

Out of a need to narrow the focus of study, eastern Ahmedabad (that is the Eastern portion within the Municipal boundaries - it does not include peripheral regions) was selected out of the whole. This is that portion of the City which hosts the greatest number of textile industries and where the majority of low income households reside (see Map of Ahmedabad). It was assumed that the highest concentration of room rentals would be found there. This assumption was to have been controlled for by the Ahmedabad Municipal Corporation's All-City Slum Survey which was to have been initiated at the beginning of November, 1989. Unfortunately, politics being as they are, the study still had not begun when we left India in June of 1990. The Survey was to include a question regarding the existence of rental sub-units throughout Ahmedabad.

The methodology used for this thesis can be broken down into two parts: that portion which functioned under the assumption that rental sub-units existed in low income communities in eastern Ahmedabad, and a second portion which explains why, in fact, they do not exist in that City, what type of housing does serve Ahmedabad's low income populations, and what role room rentals specifically, and space-sharing in general, could play in the City's low income housing market.

The first effort of this research was to be based on the experiences and circumstances of landlords, their tenants, and other homeowners without tenants living in the Eastern portion of Ahmedabad. Five communities were selected as study sites with two additional ones chosen as contingency locations. The number of sites chosen was based on my belief that 150 interviews (ten landlords, ten tenants, and ten owners without renters) was the maximum number we could handle within the given time frame and financial constraints. Among the communities selected, six were unauthorized settlements and one was an LIG/EWS public housing complex. Of those six sites, four were quasi-legal developments on private land and two were squatter communities on public land. These six sites were chosen on the basis of age (number of years since first inhabited), land ownership (private/public), location to large industries, and mix of formal sector versus informal sector workers among their population - all factors assumed to impact on demand for and supply of room rentals. An all-state slum survey conducted in 1985 by Core Consultants, Inc. for the State of Gujarat, India, was used as the information base for selecting these communities. The public housing complex is one of two LIG/EWS public housing developments in the Eastern portion of the City. It had been the subject of another study conducted in 1988 which documented the existence of room rentals within that community. The other complex was not studied because it had only recently been created and was assumed, therefore, not to have had sufficient time to develop such units to any significant degree.

The foundation of the study was to be based on information gathered through in-depth surveys conducted in the ten sites noted above (See Appendix 9 - Questionnaire). Interviews in the unauthorized settlements, as noted, were to be held with a randomly selected sampling of ten renters, their landlords, and ten homeowners without renters in each community. The renters and landlords were to be separated out from the homeowners without renters through a census of the entire community which was to be conducted prior to the interviewing process. Interpreters were to be employed, and a test survey to be conducted.

As planned, persons who could speak both English and the local language, Gujarati, fluently were hired to act as interpreters on this project. Unfortunately, at the last minute, one of the four withdrew, and time constraints and difficulty in finding persons who could work for 20 days straight in the selected communities forced us to hire a replacement who spoke only a little English. These interpreters were introduced to the subject matter and were taken through the questionnaire and interviewing process during a training session. It was later discovered that in spite of these efforts, the interpreters, up until the end of the process, had failed to grasp certain basic aspects of the research and interviewing process and were simply taking down answers from respondents rather than relating what was being said to previous interviewee responses and noting discrepancies. As well, failures in comprehension of the questionnaire and communication between themselves and the participants seem to have been frequent.

A test survey was run with one community in the local area, and although we found no rental units, we felt that the questionnaires worked well with a few revisions and that the lack of sub-units might be explained by the fact that we were in the western portion of Ahmedabad rather than the eastern portion where the industries were located. Following the test run, we proceeded to our selected sites.

Social workers from the Urban and Community Development Office of the AMC had been approached and had agreed

to act as our means of entry into the communities. Each time we entered a new neighborhood, we were escorted in and introduced to the leaders of the community by a field worker. Once having been acknowledged and seemingly accepted by the residents, our first effort was to conduct a census of the households. As in all the sites, we inquired as to the number of persons living under each roof and whether room renters were present. After the first site, this expanded to include a question regarding joint-family status as well. It must be noted, however, that we failed to provide a definition of "joint-family" to the respondents which left it up to each of them to decide what that term referred to.

In our first location we found no renters so left having interviewed only ten owners without sub-units. However, we discovered, subsequent to the interviews, that the interpreters had not been random enough in their selection process, and had only picked houses from one half of the settlement. Therefore, we returned and randomly selected eight more households to interview from the other side. We still found no renters.

Our second site turned out to be a middle-income community (as defined by the Indian Government) which had been incorrectly categorized by Core Consultants during their 1985 survey. We proceeded with a few more sites scattered around the eastern portion of the City finding the same lack of rental sub-units. Since we were finding only homeowners without renters, that the responses from these homeowners were all the same, and that the interview process was taking longer than had originally been anticipated, we decided to proceed by interviewing only seven to eleven households at each site. By the third site, we feared that we were not going to find any room renters, and began to take steps towards answering why these units did not seem to exist and what existed in their place.

Brief interviews held with several social workers who worked directly with the communities on a daily basis confirmed our suspicions: the type of units we were looking for (as we had defined them) "do not exist," for the most part, in Ahmedabad. We finished up another interview set, still finding no units, and decided not to waste any more time reiterating the process and our findings. We had conducted interviews in four low income neighborhoods.

The team proceeded to the public housing complex to conclude the field work and to try to ascertain why units existed in this complex when they obviously had not developed in other low income communities. In this final housing settlement, we ran into difficulties which we had not confronted elsewhere. Residents did not want to talk to us about their housing situation. This was particularly true of households identified as having room rental units. In the end, we left having spoken with several residents in depth but having interviewed only two households of each type (landlord, tenant, and owner without tenant). We had been told to leave by the residents.

It was obvious that the focus of this thesis had to change and along with it, the methodology. Therefore, the second portion of the case study's methodology consists of information collected primarily through informal interviews and secondary data. Interviews were conducted with community members, social workers, academics, several government officials, and community activists. Efforts to interview land developers were also made, but these persons were reticent to speak. Although information garnered from the field surveys is also included in this paper, the findings are not statistically significant and can be used only to suggest patterns and developments.

The persons with whom we spoke were all either self-selected persons, such as those from among the community, were told by their supervisor to speak with us, such as the social workers, or were recommended to by one of our primary contacts, Rajesh Shah of VIKAS, a community-based organization.

Much of the methodology behind this document is flawed in terms of its statistical significance. However, despite its errors, the research does serve to offer several new insights into the place room rentals may occupy in the low income housing market of a developing industrial city.

## A Brief Development History of Ahmedabad

Room rentals have a positive role to play in urban centers of the developing world. Despite their potential value, however, we find that these units have not developed to any significant degree in eastern Ahmedabad. Why they were not found will be the focus of the rest of this document, but first we offer a brief history of the City as background to that discussion:

Ahmedabad was established in 1411 by Prince Ahmed hoping to entice craftsman, merchants, and weavers to his city by its propitious location to a caravan route. His efforts were successful, and as it developed into a flourishing trade center, financiers, entrepreneurs, and guilds became the back-bone of its social and economic structure. This now-indigenous entrepreneurship and its adaptive workforce, both of which molded Ahmedabad into the prosperous center it became, has enabled it to flourish even during periods when other trade centers have experienced a decline.

Many cities did, in fact, decline during the Colonial Period (approximately 1750 -1947) due to competition from the British. Unlike neighboring towns, however, Ahmedabad was in a protected position, producing silks and brocades, which had no counterpart in the British textile industry, and coarse cottons exclusively for a domestic market. As well, Ahmedabad had a reputation for being dusty, hot, a breeding ground for malaria, and less entertaining than Bombay and Calcutta. This helped to keep the British at a distance. While their presence was not felt on a daily basis in this City, the British influences on Bombay had a positive effect on Ahmedabad (See Appendix 6a(1) and (2) and 6b).

Even before Bombay came under the influence of the Colonial Government, Ahmedabad had exported goods from a neighboring port. But, as Bombay grew under British rule, Ahmedabad became linked physically and economically through the expanding railway system, and most specifically to Bombay as the terminus of its rail route. These linkages, as well as its own indigenous capacity, paved the way for "industrialization" in Ahmedabad.<sup>1</sup>

Industrialization began in 1861 with the opening of the City's first textile mill. The population of Ahmedabad numbered approximately 117,000. By 1900 the textile industry had expanded to incorporate 27 mills employing nearly 16,000 workers, and providing opportunities for everyone - from the laborer to the trader to the artisan. In-migration from the rural hinterlands began to increase in response to the increasing availability of jobs and several natural catastrophes. At the turn of the century the population had grown to almost 186,000.

With the First World War, the flow of goods from Lancashire, England was stopped and the Ahmedabad textile industry received an additional impetus. However, by 1930 the mills could no longer continue to absorb the growing populations and many people found themselves under- and unemployed.<sup>2</sup> The City, feeling the effects of its rapid population expansion, could not only no longer employ all its people, but was also having difficulty housing them. As the end of the 1930-40 decade approached, the population of Ahmedabad topped 591,000, having experienced a record growth rate of almost 91%. It was in this decade that the first unauthorized low income settlements emerged.

In 1960 the state of Gujarat separated from the state of Bombay, and Ahmedabad became the former's capital until 1971. The City's bureaucratic machinery grew, and a new influx of migrants occurred. The City had not yet, however, solved its previous employment and housing problems. As a result, along with the new populations came a growth in both the informal employment sector and unauthorized housing settlements.

While the bureaucracy and population continued to grow, the textile industry began to contract. Between 1961 and 1981, an absolute decrease in the number of workers employed occurred. Much of the reason behind the decline was modernization - both the occurrence of and the need for more modernization in order to compete. In recent years 22 mills have had to close down, leaving 60,000 workers jobless. It is believed that an additional 12 mills are no longer economically viable and would also do well to shut down.<sup>3</sup> Despite national and state efforts to boost the ailing industry, by the year 2001 there will be a further job loss

of nearly 28,000 positions. Of those, close to 20,000 will be among spinners, weavers, and processing workers (lower income

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<sup>1</sup> Anuradah Desai, Urban Housing in Ahmedabad India, Unpublished Thesis, The Royal Academy of Fine Arts, School of Architecture, Netherlands, 1981, p. 51.

<sup>2</sup> Dinesh Mehta and Meera Mehta, "Demographic and Economic Profile of Ahmedabad Metropolitan Region," Times Research Foundation Seminar on Ahmedabad 2001, Vol. 1, Ahmedabad, India, 1988, p. 8.

<sup>3</sup> L.V. Saptharishi, "Ahmedabad Textile Industry in the National Context," Times Research Foundation Seminar on Ahmedabad 2001, Vol. 3, Ahmedabad, India, 1988, p. 31-09.

This decade-long decline in the textile industry has been the cause of much concern for residents of Ahmedabad, since the role that this sector has played in the economic life of the City has been so significant. The present contraction has led to a considerably slowed rate of growth in formalized employment, and has therefore resulted in an increase in the share of the labor force accommodated through the informal sector. Today, almost one-half of the City's labor force is employed through the informal sector<sup>5</sup>; another half, as in many Indian cities, live in slum conditions; and still another 50% of the population lives below a minimum subsistence level.

Although the industry's decline has created a disturbing picture for Ahmedabad and its people, some experts are optimistic that several impending large projects, including a regional irrigation system and the development of newly discovered coal seams, will have a positive effect on the City's economy and may lead to its revitalization. As one expert noted, "Ahmedabad offers social service infrastructure which is important in the [development] process. It has brought investment into the District before and could do it again."<sup>6</sup>

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<sup>4</sup> Anubhai Praful, "The Textile Industry in Ahmedabad: The 2001 AD Scenario," Times Research Foundation Seminar on Ahmedabad 2001, Vol. 3, Ahmedabad India, 1988, p. 02-21.

<sup>5</sup> Meera Mehta and Dinesh Mehta, Times Research Foundation Seminar on Ahmedabad 2001, Vol. 6, Ahmedabad, India, 1988.

<sup>6</sup> S.S. Mehta, "Ahmedabad's Metropolitan Economy: 2001 AD - Impact of Economic Developments in the Hinterland," Times Research Foundation Seminar on Ahmedabad 2001, Vol. 4, Ahmedabad, India, p.22-11.

Appendix 6a(1)  
POPULATION GROWTH (1901-2001)  
Ahmedabad, India

	YEAR										
	1901	1911	1921	1931	1941	1951	1961	1971	1981	1991*	2001*
Ahmedabad ** Municipal Corporation	185889	216777	274007	310000	591267	849979	1153711	1606165	2059725		
<Decadal Growth>		<+16.62>	<+26.40>	<+13.14>	<+90.73>	<+41.59>	<+35.80>	<+39.22>	<+28.20>		
Ahmedabad ** Urban Agglomeration	185889	216777	274007	313789	595210	877329	1206001	1752414	2548057	3325000	4165000
<Decadal Growth>		<+16.62>	<+26.40>	<+14.52>	<+89.68>	<+47.40>	<+37.46>	<+45.31>	<+45.40>		

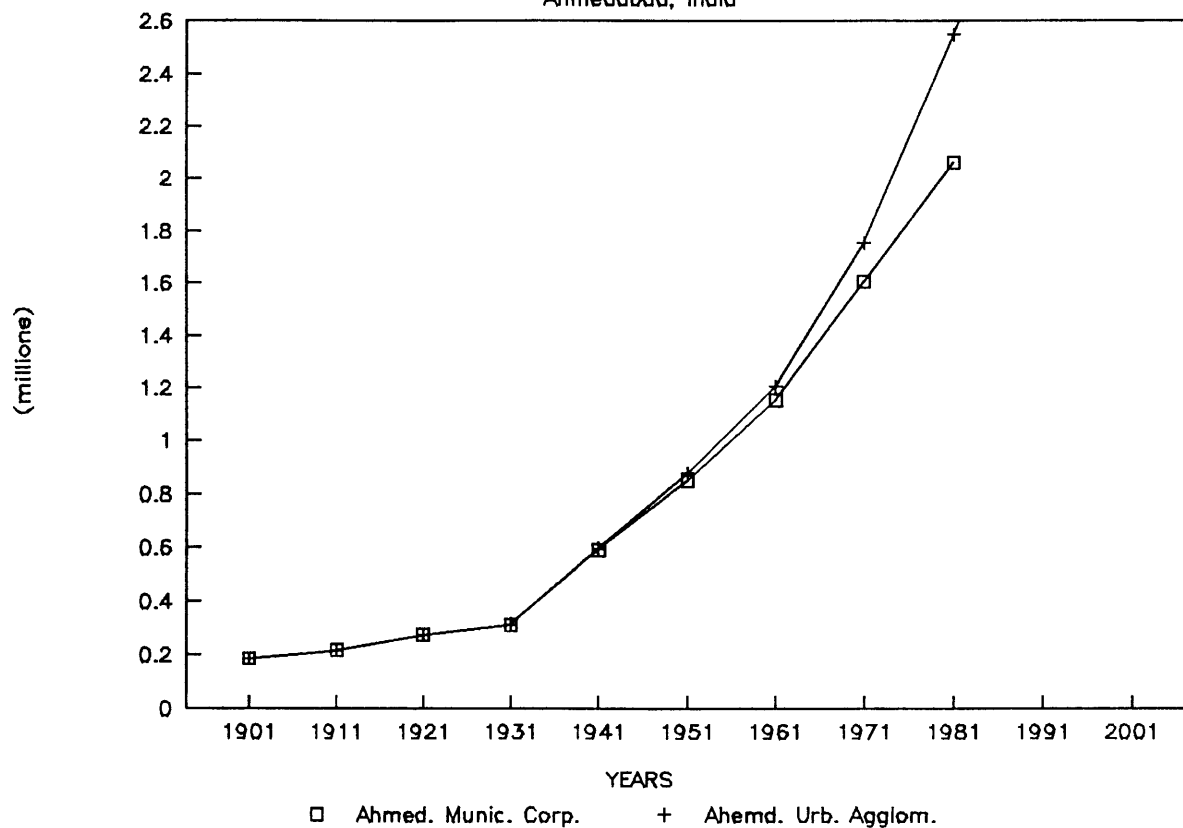
Notes: \* Projections based on (a) drop in birth rate as a result of decrease of women in child-bearing years, (b) continuing decline in textile industry, (c) decreased rate of in-migration.  
\*\* It was not specified as to whether or not these numbers were adjusted for area mergers.

Sources: Mehta, Meera and Dinesh Mehta, Times Research Foundation, Ahmedabad, India, Vol.1., p. 64, Table 12.  
Ahmedabad Study Action Group, "Housing in Ahmedabad: 2001 AD," Ahmedabad, India, pp. 2-3.



## POPULATION GROWTH (1901–2001)

Ahmedabad, India



Appendix 6b  
MIGRATION TRENDS IN THE AHMEDABAD MUNICIPAL CORPORATION (AMC)  
AND THE AHMEDABAD URBAN AGGLOMERATION (AUA)  
Ahmedabad, India

	1961		1971		1981		1991**		2001**	
	AMC	AUA	AMC	AUA	AMC	AUA	AMC	AUA	AMC	AUA
<b>Population *</b>	1,153,711	1,260,210	1,606,165	1,809,140	2,059,725	2,548,057		3,569,980		5,054,745
<b>Changes Over Previous Decade</b>										
<b>Total Growth</b>	303,914	330,609	452,454	548,930	453,560	738,917		1,021,923		1,484,765
<b>Natural Increase</b>	191,573	212,352	305,565	355,124	402,848	464,695		670,530		1,055,389
<b>Net Migration</b>	112,341	118,257	145,889	193,806	50,712	274,222		351,393		429,376
<b>Net Migration as Percentage</b>										
<b>To Total Population</b>	9.73	9.40	9.08	10.71	2.46	10.76		9.84		8.49
<b>To Total Growth</b>	36.96	35.77	32.24	35.31	11.18	37.11				28.92
<b>Migrants as Percentage to Total Population</b>	50.8	63.9	44.2	41.5	n.a.	28.1		28.14		22.19

Note: \* Figures adjusted for area mergers

\*\* P.K. Das, "Role of Public Sector and Government in Ahmedabad Metropolitan Economy," Times Research Foundation, Vol. 5, p. 08-04.

Source: Mehta, Meera and Dinesh Mehta, Times Research Foundation, Ahmedabad, India, Vol. 1, Tables 22 and 26.

Appendix 6c  
 HOUSEHOLDS IN LOW INCOME SETTLEMENTS  
 Ahmedabad, India

Years	Percentage of Households in Settlements as Proportion of Total Population	Average Growth in Informal Housing
1961	17.2	
1961-1971		88.0*
1971	22.8	
1971-1981		50.0
1981	24.0**	

Notes: \* 88% as compared to the overall growth in housing stock of approximately 40%. (p. 117)  
 \*\* This number is an approximate.

Sources: "Metropolitan Housing Market: Housing Supplies, Demand and Residential Behavior in Ahmedabad," pp. 116-117.

Appendix 6d

Low Income Housing Need for Decade 1987-97

Ahmedabad, India

Monthly Income	Housing Required
Less than Rs 700	71,680
Rs 1100-1500	63,910

Source: Mehta, Meera and Dinesh Mehta, Metropolitan Housing Markets: Housing Supplies, Demand and Residential Behavior in Ahmedabad, Government of India, April 1987, p. 291.

Appendix 6e  
Growth in the Textile Industry  
Ahmedabad, India

Year	No. of Mills	No. of Workers
1861	1	N.A.
1900	27	15,943
1910	52	30,013
1922	56	52,571
1939	77	77,859
1950	74	123,232
1966	69	134,697
1979	75	139,104
1984	53	121,791
1985	66	102,474

Source: Mehta, Meera and Dinesh Mehta,  
Times Research Foundation,  
Ahmedabad, India, 1987, Vol. 1,  
Table 65, p. 117.

Appendix 6f  
Growth of Informal Communities  
Ahmedabad, India

	1972-73	1982-83	% Increase
Number of Informal Communities	737	896	2.62
Number of Households	58,178	87,079	51.12
Population	72,886	469,209	71.92

Source: VIKAS, Ahmedabad City and Slums, p. 1.

Appendix 6g(1)

CLASSIFICATION OF HOUSING UNITS IN LOW INCOME HOUSING  
SETTLEMENTS BY OWNERSHIP OF LAND

Ahmedabad, India

Ownership of Land	Number of Housing Units	Percentage to Total
Private Plot	63,465	78.1
Municipal		
Plot	6,607	8.1
Road	1,864	2.3
Government Plot (State and Federal)	5,189	6.4
Unspecified	4,130	5.1
<b>Total:</b>	<b>81,255</b>	<b>100.0</b>

Source: "A Report on the Census of Slums, Ahmedabad City 1976"  
Ahmedabad Municipal Corporation, p. 7, Table 2.

Appendix 6g(2)

CLASSIFICATION OF HOUSING UNITS IN LOW INCOME SETTLEMENTS ACCORDING TO OWNERSHIP OF LAND AND PERIOD OF DEVELOPMENT

Ahmedabad, India

Ownership of Land	Before 1963	1963-67	1968-72	After 1972	Unspecified	Total
Private Plot	31,181 (49.1)	10,113 (16.0)	13,704 (21.6)	6,489 (10.2)	1,978 (3.1)	63,465 (100.0)
Municipal						
Plot	2,535	1,000	1,728	1,101	243	6,607
Road	362	439	680	281	102	1,864
Total	2,897 (34.2)	1,439 (17.0)	2,408 (28.4)	1,382 (16.3)	345 (4.1)	8,471 (100.0)
Government Plot (State and Federal)	1,255 (24.2)	503 (9.7)	1,892 (36.4)	1,333 (25.7)	206 (4.0)	5,189 (100.0)
Unspecified	1,836 (44.5)	563 (13.6)	983 (23.8)	407 (9.8)	341 (8.3)	4,130 (100.0)
Total:	37,169 (45.8)	12,616 (15.5)	18,987 (23.4)	9,611 (11.8)	2,870 (3.5)	81,255 (100.0)

Note: Figures in brackets are percentages to total.

Source: "A Report on the Census of Slums, Ahmedabad City, 1976"  
Ahmedabad Municipal Corporation, p. 47, Statement 1.



Appendix 6h

CLASSIFICATION OF RENT PAYING HOUSEHOLD BY BASE OF RENT

Ahmedabad, India

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Rent Paid For	Number of Households
Land Only	18,677
Structure Only	1,514
Land and Structure	32,389
<b>Total:</b>	<b>52,580</b>

---

Note: According to Census findings, only 52 of the 81,255 households indicated that they were owners of their land and their structure. The other 952 indicated that they were non-owners.

Source: "A Report on the Census of Slums, Ahmedabad City, 1976," Ahmedabad Municipal Corporation, p. 11, Table 8.

Appendix 6i

PERCENTAGE OF LOW INCOME HOUSING UNITS IN AHMEDABAD  
BY SIZE OF STRUCTURES GIVEN IN SQUARE METERS

	25 sq. mtrs. or less	26 to 45 sq. mtrs.
<b>Informally Constructed Housing</b>	75%	14%
<b>Chawls</b>	67%	23%

Source: Mehta Meera and Dinesh Mehta, Metropolitan Housing Markets:  
Housing Supplies, Demand and Residential Behavior in Ahmedabad,  
Government of India, 1987, p. 69.

Appendix 6j

PERCENTAGE OF LOW INCOME HOUSEHOLDS IN EASTERN PORTION OF AHMEDABAD  
BY PER CAPITA SPACE, IN SQUARE METERS

---

	Less than 2 square meters per capita *	3 to 6 square meters per capita
Eastern AHC	27%	35%
Eastern Periphery	36%	33%

---

Note: \* 2 square meters has been determined to be the space  
needed for an adult to sleep.

Source: Mehta Meera and Dinesh Mehta, Metropolitan Housing Markets:  
Housing Supplies, Demand and Residential Behavior in  
Ahmedabad, Government of India, 1987, p. 71.

## The Joint-Family Structure in India

Are joint-families the typical familial structure in India, and is that structure breaking down in today's urbanizing world? It is difficult to respond unequivocally to this question, since the variety of definitions used to describe the joint family have led to differing assessments of its prevalence in India. Some researchers even "insist that although most families seem nuclear, they are actually joint in operation."<sup>1</sup> In this paper we have looked at the joint-family as a kinship unit living and taking meals together. However, many sociologists extend that definition beyond propinquity and call a family joint if ritualistic and/or monetary ties are maintained, although from a distance.

The assertion that joint-families are the typical structure of India must be questioned since, "at least with reference to the aboriginal tribes and the lower caste Hindus, it was the custom, even half a century ago, for sons to set up their own establishment when they married or when their wives began to bear children. Moreover, the family unit usually broke up on the death of the father[. Even] when family property continued to be held in common, separate dining would begin to take place under the impact of quarrels among the women, the pressure from a...wife to have separate control over the earnings, or her wish to be free of [her] mother-in-law... This is confirmation of [one] thesis that a majority of the population in most societies has [always] lived in a 'nuclea household' whatever the ideal family system."<sup>2</sup>

Studies which have investigated attitudes towards the joint-family in India, however, indicate that among the variety of perspectives held, the majority either favor joint-family living or at least acquiesce to the strong pressures maintaining it. A large sampling of Bengalis found that only 9% of urban and 6% of rural West Bengalis, and 24% of Calcutta respondents, would like to live separately. In contrast, 60.5% of the urban, 54.5% of the rural West Bengalis, and 45% of Calcutta residents said that they preferred to live in a joint family situation. Most of the remainder, stated that they had to live with such a family - thus expressing a strong feeling that custom and social pressure would override any feelings they might have. In Delhi, 32% of interviewees indicated that they had to live with their family, 24% preferred to, and only 10% said that they preferred to live in separate households. Among another sampling, little differentiation regarding a preference for the joint-family was found between urban dwellers living in this type of family situation and ruralites living in similar situations. Among the city dwellers the sentiment towards the experience was almost as intense as it was for inhabitants of rural areas: 93% to 98% respectively. Experience of living in joint families seems to have an effect on attitudes.<sup>3</sup>

In spite of the maintenance of close kin ties, changes within the joint family structure have taken place, particularly in urban centers. For example, today it is not uncommon for individuals to seek help from friends rather than from relatives; some people now assert that relatives must deserve help before getting it; and, modern Indian families affected by industrialization are much less likely to recognize only their traditionally important patrilineal kin. They may now interact equally as much with matrilineal and affinal kin. Increasingly, the kin ties depend upon mutual congeniality and physical closeness...<sup>4</sup>

Despite changes in behavior and attitudes towards this family structure, "there is no firm and active set of values asserting that the joint-family should no longer exist."<sup>5</sup> Although change in the structure of jointness is occurring, there is still a feeling, among the upcoming generation, for the joint family. Whether they will be able to maintain that structure, however, given the migratory and occupational patterns occurring, is not clear.<sup>6</sup>

In the peasant society whether agrarian or artisan, (of which the joint family was a part) the family worked as a unit, and individual incomes could not easily be distinguished. Today, earnings tend to be separate and of unequal amounts. This makes it difficult to sustain the image that all family members work equally hard to support the unit. This image is necessary for the smooth functioning of a joint-family. As well, the monetization of the Indian economy has created a means for more individualized expression of likes, thus creating status differentiation. This too can become a source of disagreement among family

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<sup>1</sup> William J. Goode, World Revolution and Family Patterns, London: The Free Press of Glancoe, 1963, p. 242.

<sup>2</sup> Ibid, pp. 239-40.

<sup>3</sup> Madhav Sadashiv Gore, The Impact of Industrialization and Urbanization on the Aggarwal Family in Delhi Area, Unpublished Dissertation, Colombia University, 1961, pp. 65-66.

<sup>4</sup> William J. Goode, World Revolution, p. 244.

<sup>5</sup> Ibid, p. 245.

<sup>6</sup> Ibid, p. 147.

members.<sup>7</sup> Finally, the growth of the individualistic philosophy which has been fostered since Independence in 1947, has emphasized norms of rationality; uniqueness of individual personality; the right of individuals to pursue their own goals, and has made conformity to family traditions and control difficult.<sup>8</sup>

Whether this familial institution is disintegrating or simply changing in form is not clear from the limited body of literature which we were able to find. As well, it should be noted that our sources are 30 years old. A great many changes in the social, political, economic, and therefore, cultural arena's have taken place within that time-span. Nevertheless, there is still reason for the joint-family's existence in India.

Joint-families have a rational basis since they offer emotional sustenance to individual members and yield economic insurance to the old, the helpless, and the unemployed. Through pooled incomes they help the young through school, to pay for marriages, and to begin commercial ventures. Together with the caste system, they offer many of the services and advantages which an urban, industrial society offers through more impersonal governmental, educational, and financial agencies. Given that India still lacks a sufficient network of such agencies it would be surprising for a large percentage of Indians to actively prefer to abandon the extended kin network and to move exclusively to a conjugal family system.<sup>9</sup>

What the actual status of the joint-family is in Ahmedabad is not known. As noted, Urban and Community Development social workers believed that the prevailing sentiment was in favor of its continuance. However, whether or not this is in fact the case must be left to further investigations.

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<sup>7</sup> Madhav Gore, The Impact of Industrialization, pp. 65-66.

<sup>8</sup> Ibid, p. 67.

<sup>9</sup> William J. Goode, World Revolution, p. 245.

## Types of Low Income Housing in Ahmedabad

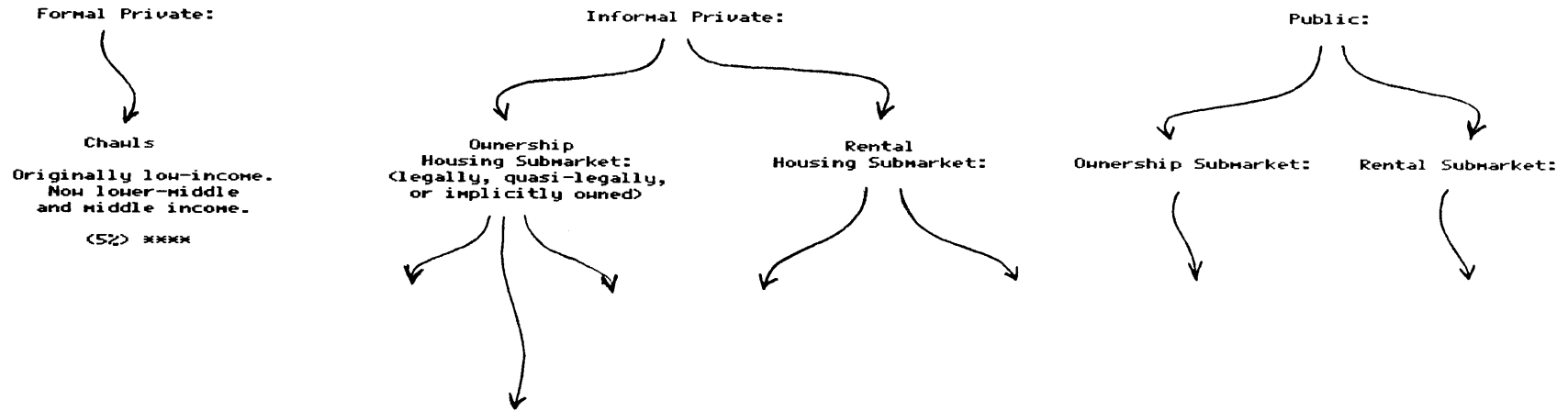
Delivery System	Physical Attributes	Social Attributes	Economic Attributes	Implications for Family and Community
<p><b>Private</b></p> <p><u>Essence:</u></p> <p>Chawls - Small, attached row houses built legally for industrial workers in '30's and '40's.</p>	<p>Small, one-room units built as attached row houses: approx. 10x15 ft. Located near industries. Most development included open spaces with shared toilets. Now little open space - lots of huts. Some chawls have municipal services now. Could perhaps build second floor room rentals in some.</p>	<p>Originally housed factory workers who were among the lowest income group in the City. Now houses lower-middle income households. Rare to find room rentals in chawls.</p>	<p>Built by widows, agriculturalists, industrialists and other investors in 30's and 40's. Rental housing for factory workers was considered a good investment. Now being sold off to residents since no longer cost effective.</p>	<p>Too small for maintenance of joint-family. Originally residents did not have control to decide whether to build room rentals. Might be able to share with family, but could have difficulty mixing class and caste groups for non-family rentals (since many chawl residents are of a different class than many who are in need of a rental unit).</p>
<p><b>Public</b></p> <p><u>Essence:</u></p> <p>Publicly-supported housing developments.</p>	<p>Two to four room units built by public agencies or core structures developed by public agencies and finished by residents. Facilities included in project.</p>	<p>Of Housing and Urban Development Corp. financed housing, 64% of units intended for EWS households were in reality housing families with higher incomes.</p>	<p>Not built for profit - social good. However, built with cost recovery in mind. Payment schemes calculated on ability to pay, but ability not understood well so cost recovery is poor.</p>	<p>Approximately 38,000 low income housing units developed over last 25 years. Strain on public coffers. Targeted groups often not served. If allowed, by government, would be ideal for room rental market development.</p>
<p><b>Illegal Subdivision</b></p> <p><u>Essence:</u></p> <p>illegally owned land, illegally developed by one or a few self-appointed slumlords.</p>	<p>Small plots, sometimes with huts for rent. Services only when municipality provides.</p>	<p>Subdivided and rented out by slumlord or original squatters who become slumlords.</p>	<p>Rent extracted by slumlord.</p>	<p>Illegal use of lands. Lack of control by residents over their own lives, therefore, few room rentals. Large-scale landlordism.</p>
<p><b>Squatting</b></p> <p><u>Essence:</u></p> <p>Land developed illegally by many households with no legal claim to the land.</p>	<p>Resident-built houses. Varied sizes, varied plot sizes, varied levels of consolidation. Services only when municipality provides.</p>	<p>Usually taken over/inhabited by people of same "group." Social conflict has led to fear and desire to live near to own "group" therefore, squatting has intensified.</p>	<p>Takeover of land illegally by a few or a group.</p>	<p>Illegal use of primarily public lands meant for other purposes. Since 1976, legal and quasi-legal land difficult to obtain. Therefore squatting more prevalent out of need. If feel secure, ideal for room rental development.</p>

<p>Quasi-Legal Subdivision</p> <p><u>Essence:</u></p> <p>Legally owned land, legally developed.</p>	<p>Small rental housing units and/or plots; average approximately 9x9 ft. No services originally, now some municipal services.</p> <p>Little extra space in community. With reinforcement, could build room rentals in many houses (by building up).</p>	<p>Often slumlords involved as middlemen for landlord or having taken over from owner after abandonment.</p>	<p>Established by landowners primarily in 30's and 40's to absorb populations which could not find room in chawls. Divided into small plots to maximize numbers available for rent. Some have been abandoned. Some have been sold to residents.</p>	<p>Too small for maintenance of joint-family. Large-scale landlordism. Originally residents did not have control to decide whether to build room rentals. Some still do not have control because of slumlords. Others may be in position now to develop room rentals. In 1976 almost 80% of all settlements were on privately owned land. In 1981, 24% of the City's total population was living in informally developed low income communities.</p>
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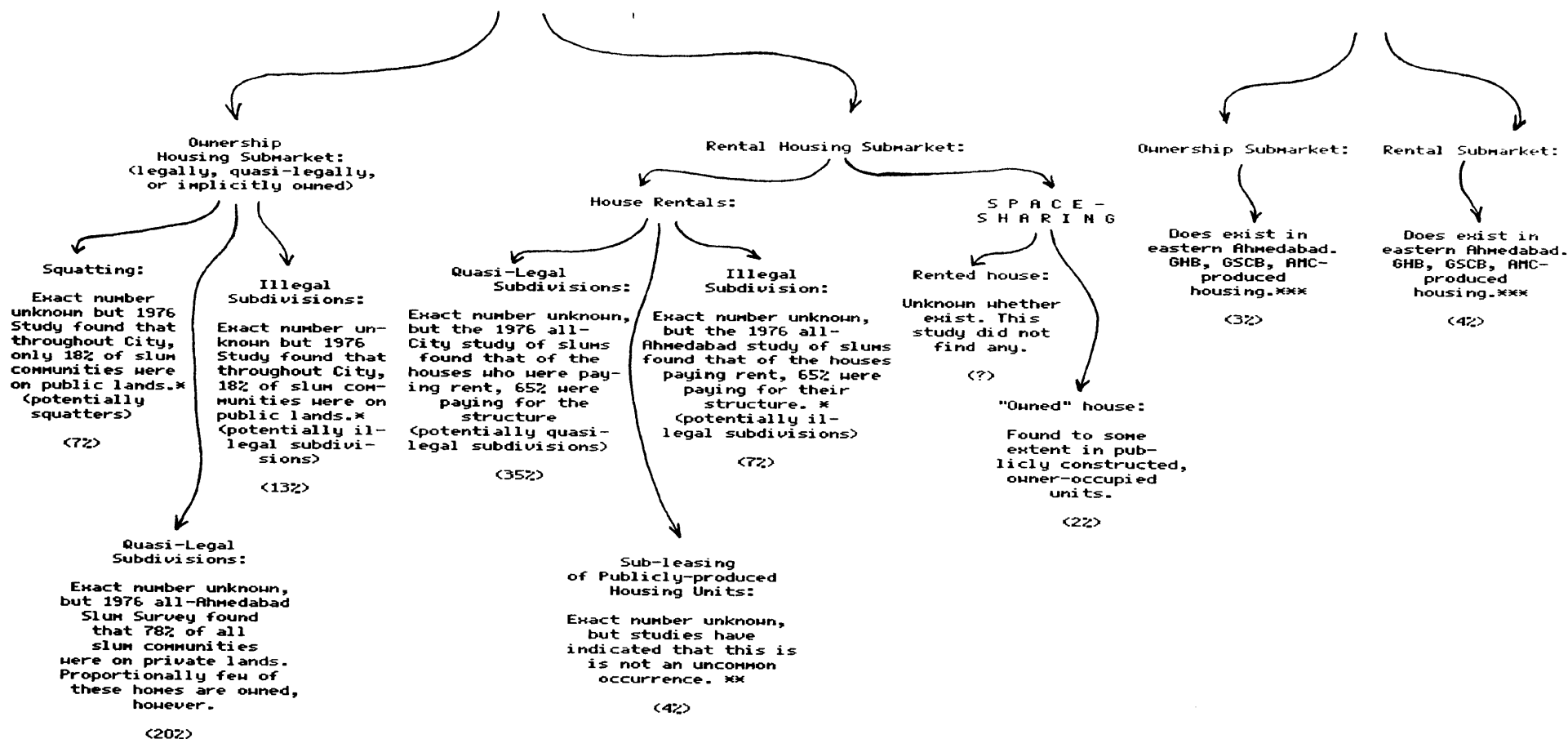
Appendix 8b

LOW INCOME HOUSING BY DELIVERY SYSTEMS

Eastern Ahmedabad, India







Sources: \* "A Report on the Census of Slums: Ahmedabad City, 1976," Ahmedabad Municipal Corporation, Ahmedabad, India.  
 \*\*\* Housing and Urban Development Corporation, New Delhi, India.

Notes: \*\*\* GHB: Gujarat Housing Board; GSCB: Gujarat Slum Clearance Board; AMC: Ahmedabad Municipal Corporation.  
 \*\*\*\*\* Numbers in parentheses are approximate figures, given as a percentage of the low income housing stock found in the eastern portion of Ahmedabad.

Jennifer Pratt  
February 1990  
Ahmedabad, India

Date of Interview: \_\_\_\_\_  
Follow-up Interview: (if necessary)  
Date: \_\_\_\_\_  
Time: \_\_\_\_\_  
Place for meeting: \_\_\_\_\_

**The Role of Rental Sub-Units in the Lives  
of Low Income Urban Communities**

Questionnaire

Part One - Background Info - For Renters, Landlords, Owner-residents

Questionnaire Number \_\_\_\_\_

A. Context

1. First Name of Respondent \_\_\_\_\_
  - a. Respondent's Role in Household (preferably head)
    - (1) Head \_\_\_\_\_
      - (a) Mother \_\_\_\_\_
      - (b) Father \_\_\_\_\_
    - (2) Child (over 18) \_\_\_\_\_
    - (3) Relative in residence \_\_\_\_\_
2. Type of Household
  - a. Renter \_\_\_\_\_
  - b. Landlord \_\_\_\_\_
  - c. Owner-resident without tenants \_\_\_\_\_
3. Name of Settlement \_\_\_\_\_
  - a. Location in relation to some landmark \_\_\_\_\_
4. Age of Settlement - first inhabited in 19 \_\_\_\_\_
5. Distance from City Center \_\_\_\_\_

B. Interviewer Observations

1. Size of house plot (approximate) \_\_\_\_\_
2. Is there space around the house to expand \_\_\_ yes \_\_\_ no
3. Material of house \_\_\_ Kutcha \_\_\_ Semi-Pucca \_\_\_ Pucca

4. How much open space in settlement \_\_\_\_\_

5. Legal landowner - City/State/Private/Interviewee

C. Socio/Demographic Characteristics

1. Number of Persons in own family household (not tenants)

a. Total: \_\_\_\_\_

b. No. of Children

(1) Total \_\_\_\_\_

(2) Age 1-7 \_\_\_\_\_

c. Is this a joint family structure? \_\_\_\_\_ yes \_\_\_\_\_ no

2. Have any married children moved out of the house? \_\_\_ y \_\_\_ n

a. where did they move to? \_\_\_\_\_

b. when did they move? \_\_\_\_\_

c. do they own their own land? \_\_\_\_\_

d. do they own their own structure? \_\_\_\_\_

e. do they rent a room? \_\_\_\_\_

3. Age of Head of Household \_\_\_\_\_

4. Education Level of Head

a. the last level of school completed \_\_\_\_\_

5. Where was Head Born \_\_\_\_\_

a. from your birthplace, where did you move to next

\_\_\_\_\_ (1)

(1) what year did you move from birthplace \_\_\_\_\_

(2) how old were you \_\_\_\_\_

(3) did you rent \_\_\_\_\_ own \_\_\_\_\_ there

(a) if rented, did you have less/same/more space than where had just moved from

(4) why did you move \_\_\_\_\_

b. where did you move to next \_\_\_\_\_ (2)

(1) what year did you move there \_\_\_\_\_

(2) how old were you \_\_\_\_\_

(3) did you rent \_\_\_\_\_ own \_\_\_\_\_ there

(a) if rented, did you have less/same/more space than where you had just moved from

(4) why did you move \_\_\_\_\_

c. where did you move next \_\_\_\_\_ (3)

(1) what year did you move there \_\_\_\_\_

(2) how old were you \_\_\_\_\_

(3) did you rent \_\_\_\_\_ own \_\_\_\_\_ there

(a) if rented, did you have less/same/more space than where you had just moved from

(4) why did you move \_\_\_\_\_

6. Stage in "Life-Cycle" of family household (not tenants)
- a. Single \_\_\_\_\_
  - b. Young Married Couple \_\_\_\_\_
  - c. Couple with Unmarried Children (Ages 1-20) \_\_\_\_\_
  - d. Couple with Married Children \_\_\_\_\_
  - e. Retired Couple on Own \_\_\_\_\_
  - f. Single Parent with Unmarried Children \_\_\_\_\_
    - (1) Ages of Children \_\_\_\_\_
    - (2) Male or Female Head \_\_\_\_\_

- 7.
- |                     | Hrs/day     | Hrs/mth | Daily  | Monthly |
|---------------------|-------------|---------|--------|---------|
|                     | Occupations | Worked  | Worked | Income  |
| a. Head of House 1. | _____       | _____   | _____  | _____   |
|                     | 2.          | _____   | _____  | _____   |
|                     | 3.          | _____   | _____  | _____   |
| b. Second Income 1. | _____       | _____   | _____  | _____   |
|                     | 2.          | _____   | _____  | _____   |
| c. Third Income 1.  | _____       | _____   | _____  | _____   |
| d. Fourth Income 1. | _____       | _____   | _____  | _____   |

- |                     | Travel | Distance to |
|---------------------|--------|-------------|
|                     | Time   | Work        |
| a. Head of House 1. | _____  | _____       |
|                     | 2.     | _____       |
|                     | 3.     | _____       |
| b. Second Income 1. | _____  | _____       |
|                     | 2.     | _____       |
| c. Third Income 1.  | _____  | _____       |
| d. Fourth Income 1. | _____  | _____       |

8. Has the head ever worked in the textile mills or in any other job related to the mills (pressing, transporting textile, etc)
- a. \_\_\_\_\_ yes \_\_\_\_\_ no
  - b. when did he work there last? \_\_\_\_\_
9. Does the household have any additional income stream per month \_\_\_\_\_ yes \_\_\_\_\_ no
- a. rental unit Rs \_\_\_\_\_ per mth
  - b. income generating project in village Rs \_\_\_\_\_ per mth
  - c. other worker not living in house Rs \_\_\_\_\_ per mth
  - d. other investment Rs \_\_\_\_\_ per mth. What \_\_\_\_\_
10. What is the total household income per month \_\_\_\_\_
11. How much money do you think you are able to put aside each month Rs \_\_\_\_\_

12. Have you purchased anything larger in the past year
- a. bicycle \_\_\_\_\_
  - b. scooter \_\_\_\_\_
  - c. jewelry \_\_\_\_\_
  - d. household goods
    - (1) fan \_\_\_\_\_
    - (2) radio \_\_\_\_\_
    - (3) bl/wh t.v. \_\_\_\_\_
    - (4) steel pots \_\_\_\_\_
  - e. other \_\_\_\_\_

13. Was there a marriage or religious function this year
- a. \_\_\_\_ yes \_\_\_\_ no
  - b. How much did you spend on it/them? Rs \_\_\_\_\_
  - c. How did you pay for it?
    - (1) savings \_\_\_\_\_
    - (2) borrowed from relatives \_\_\_\_\_
    - (3) borrowed from money lender \_\_\_\_\_

14. How stable or secure is the head of households income

How many different jobs has the head of household held  
within the last one year

- a. Total \_\_\_\_\_

how long did    why did he/she  
what were they? he/she work?    leave the job?

- |     |       |       |       |
|-----|-------|-------|-------|
| 1.  | _____ | _____ | _____ |
| 2.  | _____ | _____ | _____ |
| 3.  | _____ | _____ | _____ |
| 4.  | _____ | _____ | _____ |
| 5.  | _____ | _____ | _____ |
| 6.  | _____ | _____ | _____ |
| 7.  | _____ | _____ | _____ |
| 8.  | _____ | _____ | _____ |
| 9.  | _____ | _____ | _____ |
| 10. | _____ | _____ | _____ |

Part Two - Housing Information - RENTERS

February 1990

Questionnaire No. \_\_\_\_\_  
Renter No. \_\_\_\_\_  
Corresponding Lrd No. \_\_\_\_\_

A. Present Situation (in terms of head of household if respondent is adult other than head)

1. How long have you lived in this unit \_\_\_\_\_
2. How did you learn about this place
  - a. from the landlord \_\_\_\_\_ who is a...
  - a. from a relative \_\_\_\_\_
  - b. from a friend \_\_\_\_\_
  - c. from a co-worker \_\_\_\_\_
  - d. other \_\_\_\_\_
3. Did you look anywhere else \_\_\_\_ yes \_\_\_\_ no
  - (1) where \_\_\_\_\_
  - (2) why did you choose this place
    - (a) it was the least expensive \_\_\_\_\_
    - (b) it was the closest to work \_\_\_\_\_
    - (c) I knew the landlord \_\_\_\_\_
    - (d) it was the only one available \_\_\_\_\_
    - (e) it was the only one I knew of \_\_\_\_\_
    - (f) other \_\_\_\_\_
4. Do you own a house anywhere else \_\_\_\_ yes \_\_\_\_ no
  - a. where \_\_\_\_\_
  - b. are you renting it out \_\_\_\_ yes \_\_\_\_ no
    - (1) if no, who lives in it \_\_\_\_\_
5. Why did you decide to rent instead of building/buying a home at this time?
  - a. can't afford to own where I want/need to locate \_\_\_\_\_
  - b. don't want to own here \_\_\_\_\_
  - c. no land available in good location \_\_\_\_\_
  - d. wanted to save money in order to buy \_\_\_\_\_
  - e. other \_\_\_\_\_
6. If you bought your own house instead of renting this unit, would your expenditures be the same as they are now or would you have to cut back on something?
  - a. \_\_\_\_\_

7. How much space does your household rent here
  - a. \_\_\_\_\_ rooms  
(1) Which is approximately what % of the house \_\_\_\_\_
  - b. other \_\_\_\_\_
  
8. What facilities do you have access to
  - a. kitchen \_\_\_\_\_
  - b. water \_\_\_\_\_
  - c. electricity \_\_\_\_\_
  - d. toilet \_\_\_\_\_
  
9. Are facilities shared \_\_\_\_\_ yes \_\_\_\_\_ no
  - a. with how many people approximately      toilet   water
    - (1) 1 - 25 \_\_\_\_\_                      \_\_\_\_\_   \_\_\_\_\_
    - (2) 25 - 50 \_\_\_\_\_                      \_\_\_\_\_   \_\_\_\_\_
    - (3) 50 + \_\_\_\_\_                      \_\_\_\_\_   \_\_\_\_\_
  
10. What form is rent paid in
  - a. Money Rs \_\_\_\_\_ per day/week/month/year
  - b. In exchange for work \_\_\_\_\_
  - c. Food stuff \_\_\_\_\_
  
11. Was this negotiated between tenant and landlord \_\_\_\_\_ y \_\_\_\_\_ n
  
12. Do you feel that the rent you are paying for this unit is high/low/about right
  
13. Has there been any change in your rent since you moved in
  - a. \_\_\_\_\_ no      \_\_\_\_\_ yes
  - b. it was most recently Rs \_\_\_\_\_ amount increase Rs \_\_\_\_\_
  - c. why did it increase \_\_\_\_\_
  - d. how often has it increased \_\_\_\_\_
  
14. Did you pay any pagadi (key money) \_\_\_\_\_ yes \_\_\_\_\_ no
  - a. How much \_\_\_\_\_
  
15. Do you have a written lease \_\_\_\_\_ yes \_\_\_\_\_ no  
If yes,
  - a. how long are you guaranteed this rental space \_\_\_\_\_ weeks/months/years  
(1) at the same rent \_\_\_\_\_ yes \_\_\_\_\_ not necessarily
  - b. will you be given any advance notice to vacate  
\_\_\_\_\_ yes \_\_\_\_\_ no

If no,

- a. do you feel your tenure is secure \_\_\_y \_\_\_n  
yes/no because  
(1) landlord is relative \_\_\_\_\_  
(2) landlord is friend \_\_\_\_\_  
(3) we have an unspoken agreement \_\_\_\_\_ What is it?  
\_\_\_\_\_  
(4) rent may go up any time and I can't pay \_\_\_\_\_  
(5) someone else may offer more money \_\_\_\_\_  
(6) other \_\_\_\_\_

16. Do you get a receipt for rental payment \_\_\_ yes \_\_\_ no

17. What happens if you are late making a payment

- a. I will lose my unit \_\_\_\_\_  
b. I am charged a late fee \_\_\_\_\_  
c. The landlord will resent it but will accept it once  
in awhile \_\_\_\_\_  
d. Nothing, as long as I pay eventually \_\_\_\_\_

18. How are you related to your landlord

- a. am not \_\_\_\_\_  
b. friend \_\_\_\_\_  
c. friend of a friend \_\_\_\_\_  
d. relative \_\_\_\_\_

19. How often do you and your landlord quarrel

- a. \_\_\_\_\_

20. What would you do if your landlord raises your rent all of  
a sudden or tells you to move out of your rental unit

- a. nothing, what can I do? \_\_\_\_\_  
b. refuse \_\_\_\_\_  
c. other \_\_\_\_\_

## B. Expectations for the Future

1. Do you expect your rent to increase \_\_\_ yes \_\_\_ no

- a. Why \_\_\_\_\_

2. If don't own a home anywhere, would you like to \_\_\_ y \_\_\_ n

- a. why or why not \_\_\_\_\_



If don't own a home in this City, would you like to \_\_\_ y \_\_\_ n

a. if yes, why \_\_\_\_\_

(1) do you think you'll be able to \_\_\_ y \_\_\_ n

if yes,

(a) how soon \_\_\_\_\_

(b) with what funds \_\_\_\_\_

(1) would you purchase/build sooner if other financing (including interest)  
were available to you \_\_\_ y \_\_\_ n

if no,

(a) why don't you think you'll be able to own

(1) too expensive \_\_\_\_\_

(2) other \_\_\_\_\_

b. If you do not want to own a home in the City, why not

(1) I do not want to settle in the City \_\_\_\_\_

(2) I do not want the burden of a house \_\_\_\_\_

(3) other \_\_\_\_\_

3. If you owned a home would creating a rental unit be a priority \_\_\_ yes \_\_\_ no

a. What would you use the rental income for

(1) invest it in house \_\_\_\_\_

(2) put it into another self-employment project \_\_\_\_\_

(3) to meet social obligations (weddings, etc) \_\_\_\_\_

(4) childrens education \_\_\_\_\_

(5) send home to the village \_\_\_\_\_

(6) savings or purchasing goods \_\_\_\_\_

(7) other \_\_\_\_\_

Part Three - Housing Information - Landlords

February 1990

Questionnaire No. \_\_\_\_\_  
Landlord No. \_\_\_\_\_  
Corresponding Trant No. \_\_\_\_\_

A. Present Situation

- 1. Is this your land and structure or are you renting from someone yourself?  
  - a. this is my land and structure \_\_\_\_\_
  - b. rent land \_\_\_\_\_
  - c. rent structure \_\_\_\_\_

How much did/do you pay to occupy this land

- (1) Rs \_\_\_\_\_ in one lump payment
- (2) Rs \_\_\_\_\_ per month

2. In what year did you purchase/build/move in here \_\_\_\_\_

3. If you own the structure, why did you decide to build/buy rather than rent \_\_\_\_\_

- 4. Is there a slumlord in this settlement \_\_ yes \_\_ no  
  - a. Did you "purchase" the land from him \_\_ yes \_\_ no
  - b. Did you purchase the structure from him \_\_ yes \_\_ no
  - c. Do you pay protection money \_\_ yes \_\_ no
  - d. Did you have to get permission from him to create your rental unit  
     \_\_\_\_ yes \_\_\_\_\_ no

- 5. How secure do you feel that you won't be forced out of here?  
  - a. Very secure \_\_\_\_\_, Fairly Secure \_\_\_\_\_, Not secure \_\_\_\_\_
  - b. Why \_\_\_\_\_

6. In what year did you create that portion which you rent \_\_\_\_\_

- 7. What facilities do you have:                      Number of People  
   Year Received Sharing Them
- a. water                                      \_\_\_\_\_
- b. latrines                                    \_\_\_\_\_
- c. electricity                                \_\_\_\_\_
- d. sewer/drainage                        \_\_\_\_\_
- e. no municipal facilities \_\_\_\_\_

- 8. What are the main reasons you decided to create a rental unit  
  - a. to get money for income generating project \_\_\_\_\_
  - b. to get money to put into the house \_\_\_\_\_
  - c. to get money for savings or to purchase goods \_\_\_\_\_
  - d. we created the unit for our children, but they don't need it yet so... \_\_\_\_\_
  - e. our relatives/friends needed a place to stay \_\_\_\_\_
  - f. other \_\_\_\_\_

9. If you hadn't built the rental unit, would your expenditures be the same as they are now or would you have to cut back on something? \_\_\_ same as now \_\_\_ would have to cut back
10. How much did it cost you to build the rental unit? Rs \_\_\_\_\_  
a. how much could you sell it for now? Rs \_\_\_\_\_
11. How did you pay for building the rental unit  
a. own savings \_\_\_\_\_  
b. borrowed from relatives \_\_\_\_\_  
    (1) at what interest rate \_\_\_\_\_  
c. borrowed from local money lenders \_\_\_\_\_  
    (1) at what interest rate \_\_\_\_\_  
d. borrowed from employers \_\_\_\_\_  
    (1) at what interest rate \_\_\_\_\_  
e. borrowed from a financial institution \_\_\_\_\_  
    (1) at what interest rate \_\_\_\_\_  
f. received a windfall \_\_\_\_\_  
g. good earnings one year \_\_\_\_\_
12. Was it constructed all at one time \_\_\_\_\_ or in stages as money became available \_\_\_\_\_
13. Would you have created the rental unit sooner if other funding sources had been available at the same interest rate  
a. \_\_\_\_\_ yes \_\_\_\_\_ no  
b. at a higher interest rate \_\_\_\_\_ yes \_\_\_\_\_ no
14. How was creation of the unit done  
a. an additional room was built \_\_\_\_\_  
b. we subdivided existing space \_\_\_\_\_  
c. we gave up part of the space we occupied \_\_\_\_\_
15. What form is rent paid in  
a. money: Rs \_\_\_\_\_ per day/week/month/year  
    (1) this is what % of your total income \_\_\_\_\_  
b. in exchange for work \_\_\_\_\_  
c. food stuff \_\_\_\_\_
16. On the basis of what did you calculate the amount of rent  
a. what I have to pay for rent \_\_\_\_\_  
b. because of location I charge more \_\_\_\_\_  
c. because of facilities I charge more \_\_\_\_\_  
d. on the basis of the amount of space I rent out \_\_\_\_\_  
e. it's all the tenant can afford - we negotiated \_\_\_\_\_  
f. it's what everyone else charges around here \_\_\_\_\_

17. Has that ever changed \_\_\_\_ yes \_\_\_\_ no  
a. when was the rate changed most recently \_\_\_\_\_  
b. how much did you charge previously \_\_\_\_\_  
c. why did you change the rate  
(1) I upgraded the house \_\_\_\_\_  
(2) more facilities became available \_\_\_\_\_  
(3) the slumlord/landlord raised my rates \_\_\_\_\_  
(4) other landlords were charging more so I decided to also \_\_\_\_\_
18. What do you use the rent money for (prioritize)  
a. invest in the house \_\_\_\_\_  
b. education for the children \_\_\_\_\_  
c. income generating project \_\_\_\_\_  
d. social obligations (weddings, holidays, etc) \_\_\_\_\_  
e. savings \_\_\_\_\_  
f. pay back loans for \_\_\_\_\_  
g. other \_\_\_\_\_
19. What is your relationship to your tenant  
a. none \_\_\_\_\_  
b. same village \_\_\_\_\_  
c. same employer \_\_\_\_\_  
d. relative \_\_\_\_\_  
e. friend \_\_\_\_\_  
f. friend of a friend \_\_\_\_\_
20. How did you find your tenant  
a. through a friend \_\_\_\_\_  
b. through a relative \_\_\_\_\_  
c. through a co-worker \_\_\_\_\_  
d. other \_\_\_\_\_
21. Did anyone else want to rent your unit \_\_\_\_ yes \_\_\_\_ no  
a. why did you select this tenant \_\_\_\_\_
22. How long has the present tenant lived with you \_\_\_\_\_
23. Have you ever had any other tenants \_\_\_\_ yes \_\_\_\_ no  
a. how long did they live with you \_\_\_\_\_  
b. what was the vacancy period between tenants  
(1) one day \_\_\_\_\_  
(2) one week \_\_\_\_\_  
(3) one month \_\_\_\_\_  
(4) six months or more \_\_\_\_\_
24. During any periods of vacancy, did your household expenditures decrease? \_\_\_\_ yes \_\_\_\_ no

25. Do you charge any pagadi money  
a. how much \_\_\_\_\_  
b. where did you invest it \_\_\_\_\_
26. Do you have a written lease with your tenant \_\_\_ y \_\_\_ n  
a. if no, do you have any unwritten agreement (an understanding) with your tenant? \_\_\_ yes \_\_\_ no  
(1) what is it \_\_\_\_\_
27. Do you give receipts for rent payment \_\_\_ yes \_\_\_ no
28. What is your policy regarding late payment of rent  
a. nothing, as long as they pay \_\_\_\_\_  
b. they are asked to leave \_\_\_\_\_  
c. they are charged a late fee \_\_\_\_\_ how much Rs \_\_\_\_\_  
d. other \_\_\_\_\_
29. Over one year, how often is the rent payment late? \_\_\_\_\_  
a. is it ever not paid at all? \_\_\_ yes \_\_\_ no. How often \_\_\_
30. How often do you and your tenant quarrel? \_\_\_\_\_
31. Do you own any other house \_\_\_ yes \_\_\_ no
- House 1 House 2 House 3
- a. where:  
b. do you rent it out y/n y/n y/n
32. Does this house have a ground structure \_\_\_ yes \_\_\_ no  
If yes...  
a. Why haven't you constructed a unit above yours  
(1) do not know how \_\_\_\_\_  
(2) do not have the money \_\_\_\_\_  
(3) other \_\_\_\_\_
33. Do you have legal title to this land \_\_\_ yes \_\_\_ no  
If yes,  
a. when did you get it \_\_\_\_\_  
If no,  
a. do you feel secure here \_\_\_ yes \_\_\_ no, Why  
(1) the city has given us services \_\_\_\_\_  
(2) we have been here a long time \_\_\_\_\_  
(3) the slumlord will protect us \_\_\_\_\_  
(3) the politicians will protect us \_\_\_\_\_  
(4) we could be moved out any day by the  
(a) legal owner \_\_\_\_\_  
(b) slum lord \_\_\_\_\_

34. Do you pay the Municipal Corporation a rental tax? \_\_\_ y \_\_\_ n  
a. do they harass you for it? \_\_\_ yes \_\_\_ no

B. Expectations for the Future

1. If you do not have legal title to the land do you expect to get it \_\_\_ yes \_\_\_ no  
a. Would you upgrade faster if you got it \_\_\_ yes \_\_\_ no
2. If don't own a home anywhere, would you like to \_\_\_ y \_\_\_ n  
a. why or why not \_\_\_\_\_

- If don't own a home in this City, would you like to \_\_\_ y \_\_\_ n
- b. if yes, why \_\_\_\_\_  
(1) do you think you'll be able to \_\_\_ y \_\_\_ n  
if yes,  
(a) how soon \_\_\_\_\_  
(b) with what funds \_\_\_\_\_  
(1) would you purchase/build sooner if other financing (including interest) were available to you \_\_\_ y \_\_\_ n
- if no,  
(a) why don't you think you'll be able to own  
(1) too expensive \_\_\_\_\_  
(2) other \_\_\_\_\_
- c. If you do not want to own a home in the City, why not  
(1) I do not want to settle in the City \_\_\_\_\_  
(2) I do not want the burden of a house \_\_\_\_\_  
(3) other \_\_\_\_\_  
(2) I do not want the burden of a house \_\_\_\_\_  
(3) other \_\_\_\_\_

Part Four - Housing Information - Owners without Tenants

February 1990

Questionnaire No. \_\_\_\_\_

Owner No. \_\_\_\_\_

A. Present Situation

1. Is this your land and structure or are you renting from someone yourself?
  - a. my land and structure \_\_\_\_\_
  - b. rent land \_\_\_\_\_
  - c. rent structure \_\_\_\_\_
    - (1) from who? \_\_\_\_\_
    - (2) is this the same person that you give your rent money to? \_\_\_\_\_ yes \_\_\_\_\_ no
      - (a) if no, who do you give your rent to?  
\_\_\_\_\_
  - d. How much did/do you pay to occupy this land
    - (1) Rs \_\_\_\_\_ in one lump payment
    - (2) Rs \_\_\_\_\_ per month
  - e. Would you have to get permission from the landowner to build a rental unit? \_\_\_\_\_ yes \_\_\_\_\_ no
2. In what year did you purchase/build/move in here \_\_\_\_\_
3. If you own the structure, why did you decide to build/buy rather than rent \_\_\_\_\_
4. Is there a dada in this settlement \_\_\_ yes \_\_\_ no
  - a. Did you "purchase" the land from him \_\_\_ yes \_\_\_ no
  - b. Did you purchase the structure from him \_\_\_ yes \_\_\_ no
  - c. Do you pay protection money \_\_\_ yes \_\_\_ no
  - d. Would you have to get permission from him to create a rental unit \_\_\_\_\_ yes \_\_\_\_\_ no
5. How secure do you feel that you won't be forced out of here?
  - a. Very secure \_\_\_\_\_, Fairly Secure \_\_\_\_\_, Not secure \_\_\_\_\_
  - b. Why \_\_\_\_\_
6. What facilities do you have: 

	How Many People	
	Year received	Share Them
a. water	_____	_____
b. latrines	_____	_____
c. electricity	_____	_____
d. sewer/drainage	_____	_____
e. no municipal facilities	_____	_____

7. Do you own any other house \_\_\_ yes \_\_\_ no

House 1 House 2 House 3

a. where:

b. do you rent it out y/n y/n y/n

8. Why don't you have a rental unit

a. I need all my space \_\_\_\_\_

b. I don't have the money and can't borrow it \_\_\_\_\_

c. I don't want to share my house with anyone \_\_\_\_\_

d. I don't need the money \_\_\_\_\_

e. I won't invest until I feel more secure of my tenure

(1) legal title \_\_\_\_\_

(2) municipal facilities \_\_\_\_\_

(3) the settlement has been here longer \_\_\_\_\_

- would you build a unit if you felt more secure \_\_\_ y \_\_\_ n

9. Does your house have a ground structure \_\_\_ yes \_\_\_ no

If yes...

a. Why haven't you constructed a unit above yours

(1) do not feel secure \_\_\_\_\_

(2) do not know how \_\_\_\_\_

(3) do not have the money \_\_\_\_\_

(a) would you build a unit if you had access to a  
loan (including interest) \_\_\_ yes \_\_\_ no

(4) other \_\_\_\_\_

10. Do you have legal title to your land \_\_\_\_\_ yes \_\_\_\_\_ no

a. when did you get it? \_\_\_\_\_

#### B. Expectations for the Future

1. If you do not have legal title do you expect to get it

\_\_\_\_\_ yes \_\_\_\_\_ no

a. If you got it, would you upgrade faster \_\_\_ yes \_\_\_ no

2. If don't own a home anywhere, would you like to \_\_\_ y \_\_\_ n

a. why or why not \_\_\_\_\_

3. If you owned a home would creating a rental unit be a priority \_\_\_ yes \_\_\_ no

a. What would you use the rental income for

(1) invest it in house \_\_\_\_\_

(2) to meet social obligations (weddings, etc) \_\_\_\_\_

(3) childrens education \_\_\_\_\_

(4) savings or purchasing goods \_\_\_\_\_

(5) other \_\_\_\_\_



4. Do you think you could find a tenant
  - a. easily \_\_\_\_\_
  - b. fairly quickly with the help of friends \_\_\_\_\_
  - c. it would be difficult but yes \_\_\_\_\_
  
5. If easily, why do you think it would be easy?
  - a. people at work are looking for a place to rent \_\_\_\_\_
  - b. people have been asking us if we have a place to rent \_\_\_\_\_
  - c. other \_\_\_\_\_
  
6. Do you expect to move anytime soon?
  - a. \_\_\_\_\_ yes \_\_\_\_\_ no
  - b. why or why not? \_\_\_\_\_

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